# Muzakki's Commitment Improvement Model in Distributing ZIS Funds Through Prosocial Values Behavioral Approach

**Ira Murwenie[1], Nanang Fattah[2], Kusnendi[3], Mokhamad Adib Sultan[4], Lili Adi Wibowo[5]**

## Abstract

*The presence of Islamic insurance is an alternative, in order to avoid conventional insurance which is considered to have elements of usury, maytsir, gharar and zholim. In the era of economic disruption, Islamic insurance players and customers are waiting for the direction of strategic policies from the government as regulator and facilitator. The formulation of a sharia insurance development strategy policy begins with analyzing the obstacles to developing sharia insurance in Indonesia. These constraints mean that the number of sharia insurance customers in Indonesia is not maximal. These obstacles include the lack of socialization and promotion, inadequate use of technology, lack of product and service development, lack of knowledge, and the existence of conventional insurance. Based on these constraints, strategies for developing sharia insurance in Indonesia that can be carried out include maximizing socialization and promotion, maximizing the use of technology, developing products and services, increasing literacy, and market penetration. This research is aimed at analyzing the constraints and development strategies of Islamic insurance using a mathematical method, namely the Analytic Network Process (ANP) method, so that policy recommendations are supported by scientific studies. Furthermore, in this study the ANP method was adopted in a survey design involving a number of respondents. The heterogeneity of the assessments of a number of respondents is expected to provide a more rational alternative. The results of the analysis using the ANP method are priority constraints in order to get more attention and priority strategies that can be used to formulate policies to make them more focused.*

**Keywords :** *Income Level; Prosocial Values; Commitment; Social Marketing; and Alms Institutions*

[1]Politeknik Piksi Ganesha, Bandung, Indonesia
[2]Universitas Pendidikan Indonesia (UPI), Bandung, Indonesia
[3]Universitas Pendidikan Indonesia (UPI), Bandung, Indonesia
[4]Universitas Pendidikan Indonesia (UPI), Bandung, Indonesia
[5]Universitas Pendidikan Indonesia (UPI), Bandung, Indonesia
 Email : iramurweni_1707309@upi.edu

## INTRODUCTION

ZIS fundraising in Indonesia has shown continuous growth since 2002, while in 2005, it jumped to 96.90%. The highest increase occurred in 2007, which reached 98.3% compared to the previous year. This significant growth caused by the existence of major natural disasters in Indonesia in recent years. Namely the tsunami in Aceh and the earthquake in Yogyakarta. The number of funds collected increased, as can be seen in the Table 1.

**Table 1**

**ZIS Fund Growth Table and GDP Growth 2002-2017**

| Year | ZIS Fund (Billion Rp) | Growth ZIS Fund (%) | GDP Growth (%) | Description |
|------|------------------------|----------------------|-----------------|-------------|
| 2002 | 68.39 | 0 | 3.7 | |
| 2003 | 85.28 | 24.70 | 4.1 | |
| 2004 | 105.09 | 76.00 | 5.1 | Aceh tsunami |
| 2005 | 295.52 | 96.90 | 5.7 | |
| 2006 | 373.17 | 26.28 | 5.5 | |
| 2007 | 740.00 | 98.30 | 6.3 | Yogya's earthquake |
| 2008 | 920.00 | 24.32 | 6.2 | |
| 2009 | 1,200.00 | 30.43 | 4.9 | |
| 2010 | 1,500.00 | 25.00 | 6.1 | |
| 2011 | 1,729.00 | 15.27 | 6.5 | |
| 2012 | 2,212.00 | 27.94 | 6.23 | |
| 2013 | 2,639.00 | 19.30 | 5.78 | |
| 2014 | 3,300.00 | 25.06 | 5.02 | |
| 2015 | 3,650.00 | 10.62 | 5.04 | |
| 2016 | 5,017.29 | 37.46 | 5.02 | |
| 2017 | 6,224.37 | 24.06 | 5.07 | |
| **Average** | | **36.10** | **5.39** | |

Source: Puskas BAZNAS, National Zakat Statistics (2017)

In Table 1, it can be seen that the ZIS fund can make a positive contribution to the country's economy, as indicated by its linear development of the GDP growth rate. It appears in 2017, although the growth of ZIS fundraising has decreased from 37.46% (2016) to 24.06%, it is still able to maintain the GDP level at the position of 5.07%, which means that the contribution of ZIS can provide a retention effect on GDP growth rates (The Indonesian National Zakat Board, 2017).

On the other hand, the amount of zakat collection that reaches 3.4% of the total GDP can be obtained if ZIS funds are considered a tax deduction instrument Badan Amil Zakat Nasional (2016). The potential amount referred to in 2017 is IDR 4,62 trillion. This possible figure is higher than Zakat's current potential, where the existing regulations have determined the role of ZIS zakat funds as a deduction for tax-deductible income (Puskas Baznas, 2019).

This enormous potential cannot yet be fully exploited. In 2017, the number of ZIS funds collected was only around 6.2 trillion (BAZNAS, 2018; The Indonesian National Zakat Board, 2017). Even though there is an increasing trend of approximately 24% from ZIS collection in 2016 of 5 trillion, this collection is still relatively small compared to the inherent potential arising from Zakat.

Although, at present, digital and internet technology has been able to develop e-commerce and fintech platforms to facilitate the collection of ZIS funds by BAZNAS. And several zakat management institutions, in fact, the realization of ZIS funds is still below the potential of existing ZIS funds. The gap between the potential of national ZIS and the realization of the amount of ZIS fund receipts raises a lot of debate between the pros and cons of whether it is true that the use of ZIS digitization can have a significant impact on the amount of ZIS fund collection in alms institutions (Utami, 2020; Nurfalah & Rusydiana, 2019).

Why can't the realization of ZIS fundraising at alms institutions reach the intended ZIS's fund potential? This question has been answered by many studies in the field of zakat which have resulted in various conclusions, including the low interest of muzakki in fulfilling their ZIS obligations through the amil institution.

Research on the low interest of muzakki in depositing their ZIS funds to the amil institution has led zakat researchers to explore further on how to increase the interest of muzakki through a social marketing approach in an effort to find

factors that can influence the level of muzakki's interest in depositing their ZIS funds trough alms institutions.

The results of this studies indicate that to increase the interest of muzakki to fulfill their ZIS obligations through the alms institution is influenced by the trust factor, knowledge and the level of religiosity where all three will be able to create loyalty of muzakki to their alms institution which in turn will form a strong commitment within the muzakki to involve himself in build the existence of the alms institutions. Some researchers also agree that commitment is a factor in relationship marketing Grönroos (2000). Even, Ayuniyyah, (2011) consider the relationship between trust, commitment and loyalty, shown that customer trust is an antecedent of customer commitment and loyalty.

However, these concept is not fully able to answer about how strongly these factors are able to influence the interest of muzakki to channel their ZIS funds through amil institutions. Even the results of research from (Wahid, Mohd Noor, & Ahmad, 2005) show that their interest in depositing their ZIS funds through amil institutions is more influenced by service quality and credibility of alms institutions and is not influenced by the level of religiosity, knowledge or trust but trust will come from the other factors, like service satisfaction and brand image of alms institutions.

At last, the addition of research antecedents involving factors of muzakki service satisfaction, credibility of alms institutions and the involvement of digital technology (digitalization of online zakat) were carried out by zakat researchers to find models of increasing muzakki interest and closing research gaps from the point of view of social marketing. Even the results of research from (Friantoro & Zaki, 2019) confirm that online zakat digitization services are the dominant factor that has a significant effect on the high interest of muzakki in paying funds. ZIS through alms institutions but not discussed about commitment.

In terms of research quantity, the zakat research approach from the point of view of social marketing has shown mixed and inconsistent results because basically the research data taken come from different sample populations which have different institutional characteristics (not in the same sample population) (Muhammad Kashif, Khurrum Faisal Jamal, 2019).

Zakat research that examines the interest of muzakki to pay their ZIS funds through amil institutions is becoming increasingly interesting to study more deeply, namely through the financial performance approach of amil institutions (Nugraha, 2019; Nasim & Syahri Romdhon, 2014).

The results of research from Syafiq (2016) found that the financial performance factor of the alms institution was able to influence the level of muzakki's trust in the alms institution. While the results of the research found that the quality of the distribution of ZIS funds, accountability and financial accountability to the public can be used as a model to increase the interest of muzakki in paying ZIS funds through alms institutions (Indahsari, Burhan, Ashar, & Multifiah, 2014; Harto, Anggraeni, & Bayinah, 2019; Soekapdjo, Tribudhi, & Nugroho, 2019).

Based on the results of a study on the model of increasing the interest of muzakki in paying their ZIS funds through the alms institution; this study tries to restructure the model through a behavioral approach to muzakki's prosocial values which is elaborated by the income level factor in describing its effect on muzakki's interest. Meanwhile, to illustrate the influence of muzakki's interest on muzakki's commitment to channeling their ZIS funds through the amil institution, several antecedents representing the financial approach will be added, namely the ease of access to payment of ZIS funds and information on the profile of the alms institution.

**LITERATUR REVIEW**

**Relationship between Income Level and Prosocial Values**

Prosocial behavior (prosocial behavior) or the intention to do actions that benefit others is a social behavior that benefits other people or society by helping, sharing, donating, cooperating, and volunteering (Kroll & Vogel, 2018).

Research evidence shows that pro-sociality is very important for social groups' welfare at various scales, including schools, hospitals, humanitarian charities, and religious institutions. For example, prosocial behavior in the classroom can significantly impact student motivation to learn and contribute to the school and the wider community (Schludermann, Schludermann, & Huynh, 2000).

The emergence of the theory of (Chase-Lansdale, Wakschlag, & Brooks-Gunn (1995) fifteen years ago has provided some evidence about the generous nature of children and parents. Those built consistently in their social environment have a relationship with family income levels (Schmukle, Korndörfer, & Egloff, 2019). Or predictions about family structure in society's culture (Doktoralina & Bahari, 2017a). However, does family income have a direct impact on the development of generous behavior? No research has been able to prove this effect. It means that the family structure and low income are not necessarily a constraining factor in generating charity or vice versa (Schmukle *et al.,* 2019; Doktoralina & Bahari, 2017).

But several studies have found a positive relationship between financial resources and charitable giving (Doktoralina & Bahari, 2017; Kartika, 2020). In contrast, others found that people with more financial resources, such as income from work and wealth, did not show a higher incidence of making donations to others (Schmukle *et al.,* 2019). These different results may be explained by differences in the frequency and dimensions of research in defining prosocial behavior indicators.

From the description above, this study tries to examine the relationship between the level of Muslim family income and prosocial values from the perspective of Islamic religiousness; and proposed in the form of hypothesis 1 ($H_1$) as follows:

**$H_1$: There is an influence between income levels and prosocial values**

**Relationship between Prosocial Values and Interest in Paying ZIS**

Is the prosocial Muslim behavior able to encourage interest in paying his ZIS worship obligations consistently and continuously? The question can answer from several studies that discuss the factors that motivate Muslim interest in paying Zakat from different perspectives (Ridlwan, 2017; Mukhibad, Fachrurrozie, & Nurkhin, 2019) .

From a psychological point of view, "interest" is a person's attentiveness that contains feelings (Ranaei Kordshouli, Jafarpour, & Allahyari Bouzanjani,

2016). This interest is an impulse or desire in a person for a specific object. Attractions have a personal character (individual). It means that each person has parts that can be different from the interests of others. This interest is closely related to a person's motivation, something that is learned. It can also change depending on the needs, experiences, and the fashion that is trending, not innate (Ranaei Kordshouli *et al.,* 2016; Kroll & Vogel, 2018) .

If the notion of interest is associated with prosocial values, it can interpret as a person's motivation to help others who are aspired to absolute values (Ranaei Kordshouli *et al.,* 2016; Voss *et al.,* 2000).

So, when viewed from the perspective of Islamic religious values concerning the interest in paying ZIS, it will result in a deeper understanding of Muslims' motivation or motivation to comply with the norms of worship by fulfilling the obligations of one of the pillars of Islam, namely paying Zakat (Yusfiarto, Setiawan, & Nugraha, 2020; Murweni, Fattah, Kusnendi, & Adib Sultan, 2020; Yusfiarto *et al.,* 2020).

Meanwhile, Othman, Alwi, Yusuff, & Saufi (2017) 's research results state that attitudes, perceptions of behavior control, and moral obligations have a significant relationship and have a positive influence on the intention (interest) to pay ZIS. Furthermore, Othman, Alwi, Yusuff, & Saufi (2017) states that Islamic religiosity plays an essential role in moderating the relationship between perceived behavioral control and this interest. Besides, this study proves that interest in paying for ZIS has a significant relationship with compliance behavior (Sareye, Insaniah, & Haji-othman, 2017; Erdal & Borchgrevink, 2017; Abdullah & Sapiei, 2018).

However, the results of (Sareye *et al.,* 2017) research are, in fact, contrary to what was found by Syafira *et al.* (2020), which proved that religiosity and trust had an insignificant relationship with interest in paying ZIS. However, confidence as an intervening variable can indirectly affect religiosity, related to its effect on interest in paying. Likewise, Widyarini and Yuliana (2019) findings show that religiosity, trust, and promotion are not significant in generating interest in paying ZIS. At the same time, the zakat management institution's image is the only significant variable on the interest in paying ZIS (Syafira, Ratnasari, & Ismail, 2020; Widyarini; Wahyu Yuliana, 2019).

If interest in paying for ZIS is linked to prosocial values, Yaacob (2019) findings on the social behavior of Muslims in the UK found that most participants (muzakki) prefer to support reputable charities, have a dynamic image, and have high compatibility (Yaacob, 2019). With the participant's self-concept. The results showed that the various dimensions of values that muzakki sought from charity giving included positive and negative emotional values, group-driven social values (communal values), and religious belief values, which had a positive and significant effect on the interest in prosocial behavior (Sareye *et al.*, 2017; Erdal & Borchgrevink, 2017; Abdullah & Sapiei, 2018; Syafira *et al.*, 2020). Based on these findings, this research will try to put forward hypothesis 2 (H$_2$), namely;

**H$_2$: There is an influence between prosocial values and interest in paying Zakat**

**Relationship between Level of Income and Interest in Paying ZIS**

Kartika's (2020) research results show that the level of income affects the interest in paying ZIS through awareness. The interest in paying ZIS in this research is positioned as an intervening variable that mediates the level of understanding of muzakki in delivering ZIS, where it is concluded that the higher the income level, the higher the level of muzakki awareness of the interest in paying Zakat. It means that muzakki, who have a higher income, will be more aware of fulfilling their zakat obligations (Kartika, 2020).

However, the findings of Amilahaq and Ghoniyah (2019) found that there is no clear evidence that can confirm the relationship between the effect of income heterogeneity and the intention to do good (Amilahaq & Ghoniyah, 2019).

Although there are still differences in the results of research on the relationship between income level and interest in paying ZIS, in this study, the premise will propose as the third hypothesis (H$_3$), namely;

**H$_3$: There is an influence between the level of income and the interest in paying ZIS**

## Interests of ZIS Paying Interests with Information on Alms Management Institutions

The advancement of digital technology in the field of alms has started since 2018. There are several examples of digital technology in the area of ZIS, namely the zakat payment method through the crowdfunding platform. It uses financial technology and artificial intelligence to help the public in calculating and paying ZIS funds, which can be accessed at any time through cell phones and other digital devices (Rohim, 2019; Doktoralina, Bahari, & Abdullah, 2019).

The development of digital technology impacts zakat payments because muzakki does not need to go to the zakat office or the counters to make payments. Also, if muzakki chooses to pay Zakat through a crowdfunding platform, muzakki can directly select which zakat campaign channel they will donate to that platform. On the other hand, crowdfunding can also increase program accountability from zakat institutions because of all program access information through this platform (Kholid, 2018; Wulantika & Soemaryani, 2018; Canggih *et al.,* 2017).

Conditions and conditions that occur in Indonesia can also affect the desire to collect Zakat (interest in paying ZIS) and regulatory and technological developments that result in the possibility of increasing zakat collection. The relationship between the two variables, namely;

$H_4$: **There is an influence between interest in paying ZIS funds and information about zakat management institutions**

## Interests Relationship Paying ZIS with a Commitment to Pay Zakat

In alms management institutions, this concept is applied in the relationship between amilin and muzakki. Amil acts as a service provider, while muzakki acts as a consumer or product user. They trusts of management institution even though there may be other zakat management institutions that offer similar services (Handriana, 2016; Ahmad, 2018; Assa'diyah & Pramono, 2019).

Relationship benefits relate to the benefits received or the satisfaction

achieved by customers to perform the products or services they use. The peak of the relationship's quality (interaction) is the relationship termination cost. Customers are reluctant to switch to other products or service providers, even though there are several choices of companies that provide the same product or service. Factors of trust and service satisfaction trigger this (Al Jaffri Saad & Haniffa, 2014; Yuliafitri, 2016).

Does this also apply to adultery in Indonesia? Nugraha's study (2019) shows that accountability and service quality variables are significant for muzzaki's commitment to paying ZIS, while the transparency variable has no significant effect (Yusfiarto *et al.,* 2020; Nugraha, 2019). The relationship between the two variables, namely;

**H$_5$: There is an influence between interest in paying ZIS funds and commitment to delivering ZIS**

**Information Relationship between Zakat Management Institution and Ease of Access to ZIS Payments**

Advances in technology lead to the ease of paying zakat alms for muzaki, well-organized amil management, and growing benefit allocation for mustahik. Therefore, various zakat stakeholders in Indonesia are deemed necessary and obliged to study and apply the practicalities of technological developments and maintain their adherence to sharia principles (Rohim, 2019; Utami, 2020; Kholid, 2018).

From the collection aspect, there are 3 (three) digital platforms available for ZIS fundraising in Indonesia that have been and are starting to develop, namely: 1) Muzaki Corner application from BAZNAS and M-Cash BAZNAS Machine, 2) Partnership of ZIS fund management institutions with start-up companies through e-commerce mechanisms, and 3) crowdfunding platforms (Puskas Baznas, 2019).

First, BAZNAS for the internal platform has developed itself in the form of a website or application used for all Zakat Collection Units (UPZ), which are BAZNAS 'ZIS fundraising units from the Provincial to Municipal

and Regency levels. BAZNAS has provided a ZIS fund payment web page (baznas.go.id/zakatsekarang) and the Muzaki Corner application (Puskas Baznas, 2019; Latief, 2019).

On the other hand, BAZNAS has used 1,700 BAZNAS M-Cash machines, of which 60-70% are already circulating in 700 malls and shopping centers in the Jabodetabek area. This practice is in line with the increasing trend of participation and interest in paying community ZIS funds at various levels of social strata (Soekapdjo, Tribudhi, & Nugroho, 2019; Afriyenis, Ade, & Aldi, 2018; Lestari, 2020) .

Second, among the zakat institutions that have been involved with e-commerce as a means of distributing zakat payments are BAZNAS, Dompet Dhuafa and Rumah Zakat which have also opened ZIS fund channels in Tokopedia, Blibli, BukaLapak, KasKus, MatahariMall, and Lazada and Go-pay on the Gojek application (Puskas Baznas, 2019; Wulantika & Soemaryani, 2018; Afriyenis *et al.*, 2018).

Third, ZIS funds can also be paid through online crowdfunding platforms such as Kitabisa.com. Several zakat institutions such as Rumah Yatim, Global Zakat, Dompet Dhuafa, LazisMU, Rumah Zakat, and NU Care-LazisNU launched payment channels through this platform. Through this platform, muzaki can monitor their zakat plan and share it with other ZIS funds. Thus, muzakki's trust in paying Zakat to strengthen through easy access to ZIS funds payment (Puskas Baznas, 2019).

In terms of zakat management, easy access to ZIS funds payments that are implemented using blockchain technology can increase ZIS fund management institutions' transparency to increase the intensification of muzakki's trust in distributing their ZIS funds through zakat management institutions.

**H$_6$: There is an influence between information about zakat management institutions and the ease of access to ZIS funds payments.**

## Information Relationship between Zakat Management Institution and Commitment to Pay ZIS

Several internal organizational problems triggered this condition; the low performance of zakat management institutions in the management and management of Zakat (Deni Lubis, Dedi Budiman Hakim, Yunita, 2018). The lacking transparency and accountability (Yuliafitri, 2016), low quality of human resources (amillin), which causes inefficiency in the management of ZIS funds (Canggih, Fikriyah, & Yasin, 2017), lack of intensity and transparency of information and public accountability on the mechanism for receiving and channeling ZIS funds to mustahik (Syafiq, 2016)

As previously mentioned, Nugraha's research results (2019) confirm the significance between accountability and service quality on muzzaki commitment in paying ZIS, so in this study, a hypothesis will propose which will explain the relationship between zakat institution information and muzakki's commitment to delivering ZIS her, that is;

**H₇: There is an influence between information on zakat management institutions and commitment to paying ZIS.**

## Ease of Access Relationship between ZIS Payments and ZIS Pay Commitments

Organizational commitment has various meanings and conceptualizations in organizational behavior and psychology literature. Morgan & Hunt (1994) define commitment as a relationship that works with others and requires effort. From a marketing perspective, commitment has a different orientation. Commitment is the desire to continue the relationship or work together because of previous sacrifices.

Customer commitment is defined as affective attachment and liking and the intention to build and maintain a relationship for a long time Udorn (1999). The concept of commitment from a marketing perspective will be used in this study to measure the relationship between the ease of access to ZIS payments and the commitment to pay ZIS of muzakki at the same zakat management institution in the long run (Yaacob, 2019; Erdal & Borchgrevink, 2017).

There are not many research references on the commitment of muzakki in paying ZIS at a zakat management institution in the long term due to the easy access to paying ZIS provided by the zakat management institution, so in this study, an eighth research hypothesis will be compiled ($H_8$), namely;

$H_8$: **The influence between the ease of access to the payment of ZIS funds and the commitment to pay ZIS**

## RESEARCH METHOD

### Types of Research

This research is a type of quantitative descriptive statistical analysis by testing the proposed hypothesis to describe further the presence or absence of the independent variables' influence on the dependent variables (Sekaran, 2016).

It is expected that this theoretical and empirical confirmation can contribute to the development of the theory built (body of knowledge) and answer the research gap in this study. Therefore, this research type classifies basic research or fundamental research (Zikmund *et al.,* 2013).

### Research Model

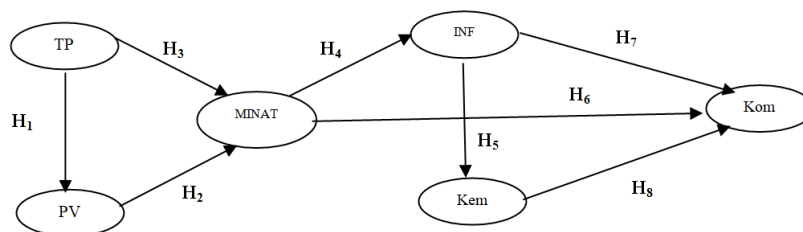The research model that will be used to test the relationship between the research variables is as follows;



**Figure 1**

**Research Model**

**Research Samples**

The sampling technique for this study's target population will be carried out using the simple random sampling technique. Each element in the target population has a known and equal chance of being selected (Sekaran, 2016). The research questionnaire was distributed online using the google-form application, which was broadcast online through the WhatsApp application and managed to get as many as 157 respondents between June and July 2020.

The number of respondents is based on the amount of incoming data that was successfully stored and recapitulated by Google-form during the research period.

**Data Analysis Technique**

This study's data analysis technique is the Structural Equation Model (SEM) to measure the paradigm structure and logic of the relationship between the variables to be tested in the form of research hypotheses. SEM data will be processed using AMOS 23 software (Stein, 2012).

**RESULTS AND DISCUSSION**

**Descriptive Analysis**

The descriptive analysis includes data related to respondents perceptions of research variables will be shown in bellow:

**Table 2**

**Characteristics of Respondents**

| Characteristics | Classification | Freq. | % |
|---|---|---|---|
| **Gender** | Male | 75 | 47.8 |
| | Female | 82 | 52.2 |
| | 20 - 30 | 37 | 23.6 |
| **Age** | 31 - 45 | 71 | 45.2 |

| | | | |
|---|---|---|---|
| | >46 | 49 | 31.2 |
| **Marital status** | Married | 121 | 77.1 |
| | Unmarried | 36 | 22.9 |
| **Profession** | Employees | 75 | 47.8 |
| | Entrepreneur | 14 | 8.9 |
| | Civil servants | 14 | 8.9 |
| | Etc. | 54 | 43.4 |
| **Earnings Per Month** | Less than Rp. 2,000,000 | 25 | 15.9 |
| | Rp. 2,000,000 – Rp. 5,000,000 | 84 | 53.5 |
| | Rp. 5,000,000 – Rp. 10,000,000 | 35 | 22.3 |
| | Above Rp. 10,000,000 | 13 | 8.3 |
| **The agency pays the ZIS** | Rumah Zakat (example) | 16 | 9.1 |
| | Give ZIS funds directly | 106 | 60.6 |
| | Others alms institutions | 53 | 30.3 |
| **Frequency of paying ZIS** | Every month | 91 | 58.4 |
| | At least one time per year | 65 | 41.4 |
| | Never | 1 | 0.6 |

Based on Table 2, it can be seen that the majority of respondents in this study were female, namely as many as 82 respondents (52.2%), while male gender was 75 respondents (47.8%) with the age of the respondent, the majority were between 31 - 45 years old. As many as 71 respondents (45.2%). While the characteristics based on marital status, most marital status is married as many as 121 respondents (77.1%).

For the characteristics of respondents based on the type of work, the majority work as private employees as many as 75 respondents (47.8%), then others as many as 54 respondents (34.4%) and the least respondents are entrepreneurs, and government employees with 14 respondents (8.9%).

The respondents' characteristics are based on where the muzakki pays ZIS funds (respondents may choose more than one place). Data is obtained that the

majority of respondents pay ZIS directly as many as 106 respondents (60.6%). For respondents' characteristics based on the frequency of paying ZIS, the results show that the majority of muzakki pay ZIS funds every month as many as 91 respondents (58.08%).

## Descriptive of Respondents' Perceptions

From the results of calculations and the principle of categorization based on Cooper & Schindler (2014), weighting the score by looking for the interval of each category based on the highest and lowest number of scales, it can be obtained the score interpretation criteria in Table 3 below.

**Table 3**

**Score Interpretation Categories**

| No | Interval | Category |
|----|----------|----------|
| 1 | 1.00 – 2.80 | Very Poor/Very Low |
| 2 | 2.81 – 4.60 | Not Good/Low |
| 3 | 4.61 – 6.40 | Enough |
| 4 | 6.41 – 8.20 | Good/High |
| 5 | 8.21 – 10.00 | Very Good/Very High |

The results of the respondents' responses for each variable can be explained in the following tables.

**Table 4**

**Respondents' Responses to Income Level (X1)**

| Variable | Statement | Alternative Answers | | | | | | | | | | Amount | Average |
|----------|-----------|---|---|---|---|---|---|---|---|---|----|--------|---------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | | |
| Income Level (X1) | Q1 | 0 | 1 | 12 | 18 | 28 | 3 | 22 | 23 | 28 | 22 | 1078 | 6.87 |
| | Q2 | 0 | 1 | 8 | 19 | 33 | 7 | 17 | 25 | 30 | 17 | 1068 | 6.80 |
| | Q3 | 0 | 0 | 6 | 18 | 41 | 7 | 17 | 27 | 27 | 14 | 1055 | 6.72 |
| | Q4 | 0 | 3 | 7 | 19 | 34 | 7 | 19 | 28 | 28 | 12 | 1044 | 6.65 |
| | Q5 | 1 | 2 | 10 | 22 | 33 | 6 | 13 | 25 | 30 | 15 | 1035 | 6.59 |
| Income Level (X1) | | | | | | | | | | | | | 6.73 |

From the calculation results in Table 4, it showed that the average score obtained is 6.73. Thus, this indicates that the income level is in the excellent or high category range (6.41 - 8.20).

**Table 5**

**Respondents' Responses to Prosocial Value (X2)**

| Variable | Statement | Alternative Answers | | | | | | | | | | Amount | Average |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | | |
| Prosocial Value (X2) | Q6 | 0 | 2 | 17 | 12 | 35 | 7 | 16 | 33 | 20 | 15 | 1026 | 6.54 |
| | Q7 | 3 | 6 | 17 | 21 | 20 | 8 | 16 | 28 | 24 | 14 | 990 | 6.31 |
| | Q8 | 2 | 3 | 11 | 20 | 30 | 8 | 20 | 30 | 20 | 13 | 1009 | 6.43 |
| | Q9 | 0 | 2 | 9 | 8 | 51 | 8 | 14 | 24 | 22 | 19 | 1044 | 6.65 |
| | Q10 | 0 | 0 | 5 | 15 | 49 | 5 | 18 | 28 | 22 | 15 | 1048 | 6.68 |
| Prosocial Value (X2) | | | | | | | | | | | | 6.52 | |

From the calculation results in Table 5, it can be seen that the average score obtained is 6.52. Thus, this shows that the pro-social values are in the excellent or high category range (6.41 - 8.20).

**Table 6**

**Respondents' Responses to Intents to Paying ZIS (Y1)**

| Variable | Statement | Alternative Answers | | | | | | | | | | Amount | Average |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | | |
| Intents to Paying ZIS (Y1) | Q11 | 0 | 1 | 3 | 13 | 54 | 4 | 15 | 26 | 20 | 21 | 1060 | 6.75 |
| | Q12 | 0 | 2 | 4 | 9 | 50 | 11 | 17 | 25 | 26 | 13 | 1051 | 6.69 |
| | Q13 | 1 | 1 | 3 | 7 | 56 | 8 | 13 | 23 | 30 | 15 | 1063 | 6.77 |
| | Q14 | 0 | 2 | 15 | 11 | 38 | 8 | 18 | 25 | 27 | 13 | 1030 | 6.56 |
| | Q15 | 0 | 1 | 2 | 6 | 60 | 7 | 13 | 23 | 28 | 17 | 1071 | 6.82 |
| Intents to Paying ZIS (Y1) | | | | | | | | | | | | 6.72 | |

From the calculation results in Table 6, it can be seen that the average score obtained is 6.72. Thus, this shows that the pro-social values are in the excellent or high category range (6.41 - 8.20).

**Table 7**

**Respondents' Responses to Information of Zakat Institutions (X3)**

| Variable | Statement | Alternative Answers | | | | | | | | | | Amount | Average |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | | |
| | Q16 | 0 | 3 | 7 | 16 | 47 | 5 | 9 | 25 | 26 | 19 | 1043 | 6.64 |
| Information about Zakat Institutions (X3) | Q17 | 2 | 0 | 18 | 15 | 35 | 5 | 11 | 28 | 25 | 18 | 1027 | 6.54 |
| | Q18 | 0 | 0 | 9 | 17 | 43 | 2 | 18 | 24 | 27 | 17 | 1053 | 6.71 |
| | Q19 | 0 | 0 | 5 | 15 | 47 | 7 | 15 | 25 | 25 | 18 | 1062 | 6.76 |
| | Q20 | 0 | 0 | 6 | 17 | 50 | 2 | 13 | 23 | 29 | 17 | 1054 | 6.71 |
| **Information on Zakat Institutions (X3)** | | | | | | | | | | | | | 6.67 |

From the calculation results in Table 7, it can be seen that the average score obtained is 6.67. Thus, this indicates that the respondents' responses to the information about the ZIS management agency are in the excellent or high category range (6.41 - 8.20)

**Table 8**

**Respondents' Responses to Easy access to Pay Zakat (X4)**

| Variable | Statement | Alternative Answers | | | | | | | | | | Amount | Average |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | | |
| | Q21 | 1 | 8 | 19 | 20 | 18 | 9 | 13 | 26 | 31 | 12 | 996 | 6.34 |
| | Q22 | 0 | 5 | 11 | 26 | 31 | 4 | 10 | 27 | 27 | 16 | 1015 | 6.46 |
| Easy access to Pay Zakat (X4) | Q23 | 0 | 6 | 31 | 17 | 13 | 7 | 16 | 32 | 19 | 16 | 979 | 6.24 |
| | Q24 | 0 | 3 | 8 | 15 | 46 | 5 | 20 | 19 | 25 | 16 | 1027 | 6.54 |
| | Q25 | 0 | 2 | 10 | 15 | 43 | 7 | 16 | 24 | 23 | 17 | 1032 | 6.57 |
| | Q26 | 1 | 0 | 7 | 19 | 45 | 3 | 12 | 26 | 27 | 17 | 1046 | 6.66 |
| Easy access to Pay Zakat (X4 | | | | | | | | | | | | | 6.47 |

From the calculation results in Table 8, it can be seen that the average score obtained is 6.47. Thus, this shows that the respondents' responses to the ease of access to paying ZIS are in the excellent or high category range (6.41 - 8.20).

**Table 9**

**Respondents' Responses to Commitment to Pay ZIS at zakat institutions (Y2)**

| Variable | Statement | Alternative Answers | | | | | | | | | | Amount | Average |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | | |
| Commitment to Pay ZIS at zakat institutions (Y2) | Q27 | 0 | 1 | 9 | 23 | 40 | 2 | 15 | 22 | 29 | 16 | 1035 | 6.59 |
| | Q28 | 0 | 3 | 21 | 26 | 24 | 1 | 11 | 27 | 30 | 14 | 1002 | 6.38 |
| | Q29 | 0 | 8 | 19 | 21 | 22 | 5 | 14 | 23 | 30 | 15 | 999 | 6.36 |
| | Q30 | 1 | 7 | 19 | 22 | 21 | 6 | 11 | 26 | 29 | 15 | 997 | 6.35 |
| | Q31 | 0 | 2 | 21 | 26 | 22 | 2 | 11 | 28 | 28 | 17 | 1016 | 6.47 |
| | Q32 | 0 | 1 | 10 | 18 | 38 | 7 | 9 | 21 | 32 | 21 | 1065 | 6.78 |
| Commitment to Pay ZIS at zakat institutions (Y2) | | | | | | | | | | | 6.49 | | |

From the calculation results in Table 9, it can be seen that the average score obtained is 6.49. Thus, this shows that the respondent's response to the commitment to pay ZIS is in the excellent or high category range (6.41 - 8.20).

**Structural Equation Model (*SEM*) Analysis**

As previously explained, this research applies Structural Equation Modeling analysis as an effort to test the hypothesis. There are two methods of using the input data matrix type in SEM analysis, namely the variance/covariance matrix and the correlation matrix. This analysis will use the covariance matrix input for further estimation. The choice of information with a covariance matrix is because the covariance matrix has the advantage of providing valid comparisons between different populations or samples, which is sometimes not possible when using a correlation matrix model (Cooper & Schindler, 2014).

However, before forming a complete SEM model, it is necessary to test the factors that make up each variable. The test will be carried out by looking at the standardized regression weights in the AMOS 23 output Table   The results of structural modeling can be seen in the following figure:
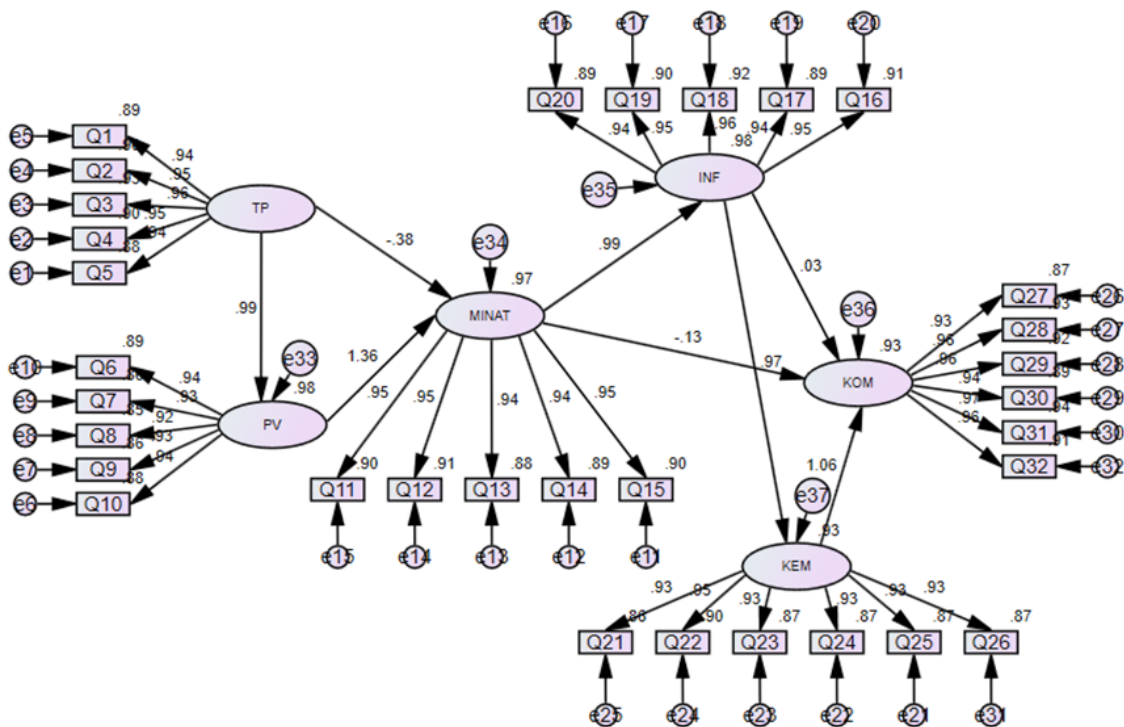
**Figure 2**

**Path Diagram of Structural Model SEM**

Based on this equation, it explained that the TP to PV relationship is 97.7%. The relationship between TP and PV and INTEREST is 97.2%. The connection of INTEREST to INF is 97.9%. The relationship between INF and Kem is 93.5%. The relationship between INF and Kem as a whole is 93.2%.

## RESULT AND DISCUSSION

While the results of the hypothesis test show;

**Table 10**

**Goodness of Fit**

| The goodness of Fit Index | Cut-off Value | Model Evaluation | Results | Conclusion |
|---|---|---|---|---|
| Normed Chi-Square (X²/df) | < 2 | Over Fitting | 2,087 | Good fit |
| | 2 < X²/df <5 | Good Fit | | |

| | | | | |
|---|---|---|---|---|
| | < 0.10 | Good Fit | | |
| RMSEA | < 0.05 | Very Good Fit | 0,078 | Good fit |
| | < 0.01 | Outstanding Fit | | |
| GFI | > 0.90 | Good Fit | 0,931 | Good fit |
| NFI | >0.9 | Good Fit | 0,910 | Good fit |
| NNFI or Tucker Lewis | >0.9 | Good Fit | 0,946 | Good fit |
| CFI | >0.9 | Good Fit | 0,951 | Good fit |
| RFI | >0.9 | Good Fit | 0,902 | Good fit |
| PNFI | 0-1 | Bigger is better | 0,836 | Good fit |

Table 10 shows that the values of RMSEA (0.078), GFI (0.931), and CFI (0.951) have met the required cut off value. The research model has a Chi-Square value of 2.087 or below the table (Table 10) value of 32.072. That is, the research model is considered perfect and accepted as a scalable research model. The following conclusion stated that all the criteria for assessing goodness of fit are right (proper fit). It means a good fit between the research model and the data obtained in the field.

The next objective in the structural model analysis is to estimate the influence parameters between variables, which will also prove the research hypothesis (Table 10). This is the summary of the parameter estimation results from the SEM analysis that has been carried out

**Table 11**

**Hypothesis Testing**

| Variables | | | Estimate | SE | C.R | P-Value | Information |
|---|---|---|---|---|---|---|---|
| TP (X1) | à | PV (X2) | 0.988 | 0.038 | 22.836 | 0.000 | Significant |
| TP (X1) | à | MINAT (Y1) | -0.381 | 0.315 | -1.07 | 0.285 | Not Significant |
| PV (X2) | à | MINAT (Y1) | 1.361 | 0.36 | 3.777 | 0.000 | Significant |
| MINAT (Y1) | à | INF (X3) | 0.989 | 0.043 | 24.327 | 0.000 | Significant |
| INF (X3) | à | KEM (X4) | 0.967 | 0.046 | 21.295 | 0.000 | Significant |
| MINAT (Y1) | à | KOM (Y2) | -0.126 | 0.327 | -0.421 | 0.674 | Not Significant |
| INF (X3) | à | KOM (Y2) | 0.03 | 0.367 | 0.083 | 0.934 | Not Significant |
| KEM (X4) | à | KOM (Y2) | 1.057 | 0.148 | 7.268 | 0.000 | Significant |

Based on the coefficient values in the Table 11 above, the results of hypothesis testing can be explained as follows:

**$H_1$: Income Level influences Prosocial Value**

Based on the results of the recapitulation in Table 10 above, the coefficient value of standardized regression weight (estimate) between the Income Level variable and the prosocial value (PV) variable is 0.988 with a probability of 0,000 or p <0.05 and has a critical ratio (CR) of 22,836 or more. More remarkable than 1.96, then $H_0$ is rejected. It means that the Income Level variable has a significant effect on the Prosocial Value variable. So that **hypothesis 1 accepted.**

These findings are in line with what has been published by (Utama, Palani, & Rabbani, 2021) which explains that prosocial spending has a positive correlation with individual income levels. On average, those who give funds for their prosocial needs (charity) more money tend to feel happier than people who spend less. That is, the higher the income level of a muzakki, the greater the tendency to do more charity

However, the concept of this finding contradicts the findings of Arsyianti & Kassim (2016) and Bennett (2018) which state that people with low incomes still have the ability to show social care. That is, income is not the main reason for someone to want to give some of their money to others who need it more.

**$H_2$: The level of income influences the Interest in Paying Zakat**

Based on the results of the recapitulation in Table 10 above, the coefficient value of standardized regression weight (estimate) between the Income Level variable and the Interest to Pay Zakat variable is -0.381 with a probability of 0.285 or p> 0.05 and has a critical ratio (CR) of - 1.070 or less than 1.96 then $H_0$ is accepted. It means that the Income Level variable does not significantly affect the Interest to Pay Zakat variable. So that **hypothesis 2 cannot be accepted**.

These findings prove that interest in paying ZIS funds is not always directly proportional to income. This is in line with what was found by (Hairunnizam Wahid, Sanep Ahmad, & Mohd Ali Mohd Noor, 2007) who explained how the significant role of zakat service satisfaction by amil institutions had more influence

on muzakki compliance in paying ZIS funds in Malaysia. However, the findings of (Doktoralina & Bahari, 2017b) explain that in the academic environment, the amount of family income will greatly determine the interest of muzakki to pay ZIS funds consistently and sustainably.

### $H_3$: Prosocial Value influences the Interest in Paying Zakat

Based on the results of the recapitulation in Table 10 above, the coefficient value of the standardized regression weight (estimate) between the Prosocial Value variable and the Interest to Pay Zakat variable is 1.361 with a probability of 0,000 or p <0.05 and has a critical ratio (CR) of 3,777, or greater than 1.96 then $H_0$ is rejected. It means that the Prosocial Value variable has a significant effect on the Interest in Paying Zakat. So that **hypothesis 3 can be accepted.**

These research have similarities with the findings from (Osella & Widger, 2018) studies that the tendency to give charity is mostly owned by poor Muslims in Colombo. Even the poor may not always or should be of concern to the charitable donors of the rich. By receiving and giving alms and zakat, poor and working-class Muslims in the Colombo neighborhood envision inclusion and belonging to the wider Muslim community in Colombo that is not dependent on mediation and pedagogical intervention from charitable organizations and pious (middle class) donors.

That is, the Muslim poor based on the discourse (middle class) have the notion that framing charity as a means of "helping the poor to help themselves" has changed the socio-economic paradigm into an ethical obligation to develop prosocial behavior in a wider context (Kartika, 2020; Osella & Widger, 2018; Arsyianti & Kassim, 2016).

### $H_4$: Interest in Paying Zakat influences Zakat Institution Information

Based on the results of the recapitulation in Table 10 above, it shows the value of the standardized regression weight (estimate) coefficient between the interest in paying Zakat and the Zakat Institution Information variable is 0.989 with a probability of 0.000 or p <0.05 and has a critical ratio (CR) of 24.327, or greater than 1.96 then $H_0$ is rejected. It means the variable of Zakat Paying

Interest has a significant effect on the Zakat Institution Information variable. So that **hypothesis 4 can be accepted.**

Information about the profile of an amil institution in several studies is referred to as the good image of the institution. Based on the results of research on the good image of the amil institution, some zakat researchers found that the good image of the amil institution would be taken into account by muzakki in deciding to deposit their ZIS funds (Hamid & Jusoh, 2016; Purnomowati, Mahrinasari, Budiarty, & Prasetyo, 2020).

However, the results of scientific publications from Herianingrum, Reftrian, & Hendratmi (2019) found that ZISWAF service quality had a significant effect on muzakki satisfaction, while ZISWAF service quality had no significant effect on donor trust, institutional image had no significant effect on donor satisfaction, and institutional image had no significant effect to trust**.**

### H$_5$: Information on Zakat Institutions influences the Ease of Paying Zakat

Based on the results of the recapitulation in Table 10 above, the coefficient value of standardized regression weight (estimate) between the Zakat Institution Information variable and the Ease of Paying Zakat variable is 0.967 with a probability of 0.000 or p <0.05 and has a critical ratio (CR) of 21.295. or greater than 1.96, then H0 is rejected. It means that the Zakat Institution Information variable significantly affects the Ease of Paying Zakat variable. So that **hypothesis 5 can be accepted**.

In line with previous findings, ease of access in paying ZIS funds is part of the quality of zakat services where almost all research on profile information of alms institutions will find a relationship between service facilities that are able to provide easy access and service satisfaction for muzakki (Murweni *et al.,* 2020; Azura & Saad, 2016; Erliana, Nelly; Adibah Suryaningsih, 2018).

The trend of digitizing zakat online is one of the implementations of easy access to zakat payments that can provide service satisfaction and provide a positive picture of the profile information of the alms institution (Santoso, 2019; Nurfalah & Rusydiana, 2019).

### H$_6$: The Ease of Paying Zakat influences the commitment to pay Zakat

Based on the results of the recapitulation in Table 10 above, it shows the value of the standardized regression weight (estimate) coefficient between the Ease of Paying Zakat variable and the commitment to pay zakat variable is 1.057 with a probability of 0,000 or p <0.05 and has a critical ratio (CR) of 7,268, or greater than 1.96 then H0 rejected. It means that the Ease of Paying Zakat variable significantly affects the variable of commitment to paying Zakat. So that **hypothesis 6 can be accepted.**

Ease of access to payment of ZIS funds in several previous studies found that muzakki's commitment to paying ZIS can be built through service quality and effective distribution of zakat (Nugraha, 2019). The effectiveness of services and distribution of ZIS funds has a significant impact on muzakki's trust in amil institutions which in turn will be able to influence muzakki's desire to commit to amil institutions in the long term (Malik, Ghafoor, & Iqbal, 2012; Irawati, 2012).

**$H_7$: Information about the Zakat Institution influences the commitment to pay Zakat**

Based on the recapitulation results in Table 10 above, the coefficient value of standardized regression weight (estimate) between the Zakat Institution Information variable and the commitment to pay zakat variable is 0.030 with a probability of 0.934 or p> 0.05. It has a critical ratio (CR) of 0.083. or less than 1.96, then $H_0$ is accepted. It means that the Zakat Institution Information variable does not significantly affect the commitment to pay the zakat variable. So that **hypothesis 7 cannot be accepted**.

Information about amil institutions in several studies related to customer commitment does show different results. This is caused by differences in the characteristics of the research sample or the diversity of research variables used (Irawati, 2012; Ngah, Rashid, & Mansor, 2016). However, in general, research results that show a positive relationship between information on amil institutions and muzakki's commitment to paying ZIS funds cannot be clearly identified.

Muzakki's commitment to paying ZIS funds has been widely studied in relation to muzakki's loyalty and trust (Indahsari, Burhan, Ashar, & Multifiah, 2014; Yaacob, 2019; Assa'diyah & Pramono, 2019).

**H$_8$: Interest in Paying Zakat influences the commitment to pay Zakat**

Based on the recapitulation results in Table 10 above, the coefficient value of standardized regression weight (estimate) between the Interest Paying Zakat variable and the commitment to pay zakat variable is -0.126 with a probability of 0.674 or p> 0.05. It has a critical ratio (CR) of -0.421 or less than 1.96, then H0 is accepted. It means the variable of interest in paying Zakat does not significantly affect the variable of commitment to pay Zakat. So that **hypothesis 8 cannot be accepted**.

According to the research results from Nugraha (2019), interest in paying zakat will have an impact on muzakki's commitment to amil institutions if there is an interverning variable of trust. That is, the commitment of muzakki cannot be directly related to the variable of muzakki's interest (Mustafa, Abioye. MO; Mohamad, Sani. MH; Adnan, 2013). This is because muzakki commitment can be built through loyalty and trust (Ghazali, Saad, & Abdul Wahab, 2016; Ahrholdt, Gudergan, & Ringle, 2017).

**CONCLUSION**

There are 5 (five) socio-economic and social behavior predictors used in this study to build a model of increasing muzakki commitment in paying ZIS funds through amil institutions. The predictors are income level (X1), behavior of prosocial values (X2), interest in paying ZIS funds (X3), information about amil institutions (X4), ease of access in paying ZIS (X5).

Based on this equation, it explained that the Income Level (TP) variable has a significant effect on the Prosocial Value (PV) variable. Income Level (TP) variable does not significantly affect the Interest to Pay Zakat (MINAT) variable. Prosocial Value (PV) variable has a significant effect on the Interest in Paying Zakat (MINAT) variable. The variable of Zakat Paying Interest (MINAT) has a significant effect on the Zakat Institution Information (INF) variable. The Zakat Institution Information (INF) variable significantly affects the Ease of Paying Zakat (KEM) variable. The Zakat Institution Information (INF) variable does not significantly affect the commitment to pay the zakat (KOM) variable. The variable

of interest in paying ZIS (MINAT) does not significantly affect the variable of commitment to pay ZIS (KOM). The variable of interest in paying Zakat (MINAT) does not significantly affect the variable of commitment to pay Zakat (KOM). Tand the values of RMSEA (0.078), GFI (0.931), and CFI (0.951) have met the required cut off value. The research model has a Chi-Square value of 2.087. That is, the research model is considered perfect and accepted as a scalable research model. The following conclusion stated that all the criteria for assessing goodness of fit are right (proper fit). It means a good fit between the research model and the data obtained in the field.

This research has implications for amil and muzakki institutions to find out how to build a high sense of social awareness so that it raises muzakki's commitment in distributing ZIS funds through amil institutions. Amil institutions can promote their ZIS fund distribution programs to muzakki through digital platforms that are effective in conveying prosocial values in accordance with the vision and mission of the institution.

This study has a limited sample that can hardly be generalized but overall, this research is considered fit in testing the model of increasing muzakki commitment in paying ZIS funds through amil institutions. Studies of charities in Indonesia are very rare. Further studies are needed to enrich the collected data and cover more regions in Indonesia so that the results can reflect more in-depth information. Other studies in confirming the theory of the relationship between charity and related behaviors are also needed. Giving alms is one of the most virtuous acts a Muslim can perform. This research is expected to help encourage increased commitment of muzakki in paying ZIS funds through amil institutions.

## REFERENCES

Abdullah, M., & Sapiei, N. S. (2018). Do religiosity, gender and educational background influence zakat compliance? The case of Malaysia. *International Journal of Social Economics*, *45*(8), 1250–1264. https://doi.org/10.1108/IJSE-03-2017-0091

Afriyenis, W. R., Ade, A., & Aldi, F. (2018). Implementasi Teknologi Informasi Dan Komunikasi Dalam Zakat Untuk Meningkatkan Kesejahteraan Masyarakat Miskin. *JEBI (Jurnal Ekonomi Dan Bisnis Islam)*, *3*(2), 227. https://doi.org/10.15548/jebi.v3i2.181

Ahmad, Z. A. (2018). The Analysis of Amil Zakat Institution / Lembaga Amil Zakat ( LAZ ) Accountability toward Public Satisfaction and Trust. *Jurnal Musqtasid*, *9*(2), 109–119.

Ahrholdt, D. C., Gudergan, S. P., & Ringle, C. M. (2017). Enhancing Service Loyalty: The Roles of Delight, Satisfaction, and Service Quality. *Journal of Travel Research*, *56*(4), 436–450. https://doi.org/10.1177/0047287516649058

Alam, S. S., Mohd, R., & Hisham, B. (2011). Is religiosity an important determinant on Muslim consumer behaviour in Malaysia? *Journal of Islamic Marketing*, *2*(1), 83–96. https://doi.org/10.1108/17590831111115268

Amilahaq, F., & Ghoniyah, N. (2019). Compliance Behavior Model of Paying Zakat on Income Through Zakat Management Organizations. *Share: Jurnal Ekonomi Dan Keuangan Islam*, *8*(1), 114–141. https://doi.org/10.22373/share.v8i1.3655

Arsyianti, L. D., & Kassim, S. (2016). Regular Charity Giving Behaviour Among Low-Income Households in Indonesia. *Intellectual Discourse*, *24*(1), 133–156.

Assa'diyah, H., & Pramono, S. (2019). Kenapa Muzakki Percaya Kepada Lembaga Amil Zakat? *Jurnal Akuntansi Dan Keuangan Islam*, *7*(1), 81–100. https://doi.org/10.35836/jakis.v7i1.68

Ayuniyyah, Q. (2011). Factors Affecting Zakat Payment Through Institution of Amil: Muzakki'S Perspectives Analysis (Case Study of Badan Amil Zakat Nasional (Baznas). *Jurnal Ekonomi Islam Al-Infaq*, *2*(2), 49–64.

Azura, M. N., & Saad, R. A. J. (2016). The Impact of Attitude and Perceived Service Quality on Zakah Compliance Behavior: The Moderating Effect of Trust. *International Journal of Economics and Financial Issues*, *6*(S7), 27–31.

Badan Amil Zakat Nasional. (2016). Rencana Strategis Zakat Nasional 2016-2020. *BAZNAS - Jakarta*, 0–37.

BAZNAS. (2017). *Arsitektur Zakat Indonesia*. (B. A. Z. Nasional, Ed.), *Animal Genetics* (1ST ed., Vol. 39). Jakarta: BAZNAS.

Bennett, R. (2018). Financial charity giving behaviour of the working poor: an empirical investigation. *Journal of Marketing Management*, *34*(17–18), 1587–1607. https://doi.org/10.1080/0267257X.2018.1512516

Canggih, C., Fikriyah, K., & Yasin, A. (2017a). Inklusi Pembayaran Zakat Di Indonesia. *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, *3*(1), 1. https://doi.org/10.20473/jebis.v3i1.3164

Canggih, C., Fikriyah, K., & Yasin, A. (2017b). Potensi Dan Realisasi Dana Zakat Indonesia. *Al-Uqud: Journal of Islamic Economics*, *1*(1), 14–26. https://doi.org/http://dx.doi.org/10.26740/jie.v1n1.p14-26

Chase-Lansdale, P. L., Wakschlag, L. S., & Brooks-Gunn, J. (1995). A psychological perspective on the development of caring in children and youth: The role of the family. *Journal of Adolescence*. https://doi.org/10.1006/jado.1995.1037

Cooper, D. R., & Schindler, P. S. (2014a). *Business Research Methods*. *Business Research Methods*.

Cooper, D. R., & Schindler, P. S. (2014b). *Business Research Methods 12th Edition*. *Business Research Methods*.

Deni Lubis, Dedi Budiman Hakim, Yunita, H. P. (2018). Mengukur Kinerja Pengelolaan Zakat di Badan Amil Zakat Nasional. *Jurnal Ekonomi Dan Bisnis Islam*, *Volume 3*(No 1).

Doktoralina, C. M., & Bahari, Z. (2017a). The Relationship between Income Household and Intention to Pay Zakat on Income among Indonesian Academicians. *Mediterranean Journal of Social Sciences*, *8*(4), 27–39. https://doi.org/10.1515/mjss-2017-0003

Doktoralina, C. M., & Bahari, Z. (2017b). The Relationship between Income Household and Intention to Pay Zakat on Income among Indonesian Academicians. *Mediterranean Journal of Social Sciences*, *8*(4), 27–39. https://doi.org/10.1515/mjss-2017-0003

Doktoralina, C. M., Bahari, Z., & Abdullah, S. R. (2019). Mobilisation of Income Zakat Payment In Indonesia. *Ikonomika*, *3*(2), 189–204. https://doi.org/10.24042/febi.v3i2.3659

Erdal, M. bivand, & Borchgrevink, K. (2017). Transnational Islamic charity as everyday rituals. *Global Networks*, *17*(1), 130–146. https://doi.org/10.1111/glob.12137

Erliana, Nelly; Adibah Suryaningsih, S. (2018). Pengaruh Persepsi Layanan Jemput Zakat terhadap Kepuasan Muzzaki di Lembaga Amil Zakat Yatim Mandiri Cabang Jombang. *Ekonomi Islam*, *1*(No.2), 120–128.

Friantoro, D., & Zaki, K. (2019). Do We Need Financial Technology for Collecting Zakat? *International Conference of Zakat*. https://doi.org/10.37706/iconz.2018.133

Ghazali, M. Z., Saad, R. A. J., & Abdul Wahab, M. S. (2016). A Conceptual Framework for Examining Trust towards Zakat Institution. *International Journal of Economics and Financial Issues International Journal of Economics and Financial IssuesInternational Soft Science Conference*, *6*(S7), 98–102. Retrieved from http:

Grönroos, C. (2000). Creating a Relationship Dialogue: Communication, Interaction and Value. *The Marketing Review*, *1*(1), 5–14. https://doi.org/10.1362/1469347002523428

Hairunnizam Wahid, Sanep Ahmad, & Mohd Ali Mohd Noor. (2007). Kesedaran Membayar Zakat Pendapatan Di Malaysia. *Islamiyyat*, *29*(January 2007), 53–70.

Hamid, S. N. A., & Jusoh, W. J. W. (2016). Corporate Image of Zakat Institutions in Malaysia. *Journal of Society and Space*, *2*(2), 47–57.

Handriana, T. (2016). Analysis of donor's trust and relationship commitment in lembaga amil zakat in Indonesia. *Journal of Economics, Business and Accountancy Ventura*, *19*(1), 59. https://doi.org/10.14414/jebav.v19i1.529

Harto, P. P., Anggraeni, V. S., & Bayinah, A. (2019). Komparasi Kinerja Keuangan Lembaga Amil Zakat. *Jurnal Akuntansi Dan Keuangan Islam*, *6*(1), 19–33. https://doi.org/10.35836/jakis.v6i1.7

Herianingrum, S., Reftrian, R., & Hendratmi, A. (2019). The Influence of Quality of Islamic Service and Institution Image to Donor Trust at National Amil Zakat Institute (LAZNAS). *KnE Social Sciences*, *3*(13), 714. https://doi.org/10.18502/kss.v3i13.4243

Indahsari, K., Burhan, M. U., Ashar, K., & Multifiah, N. A. (2014). Determinants of individual Muslim behaviour in accomplishing Zakah, Infaq, Shadaqah and WAqf through amil institution. *International Journal of Economic Policy in Emerging Economies*, *7*(4), 346. https://doi.org/10.1504/IJEPEE.2014.066627

Irawati, D. (2012). Persepsi Relationship Marketing , Komitmen Pelanggan dan Loyalitas Pelanggan : Kajian Dalam Pemasaran Retail. *Segmen*, *2*(2), 85–99.

Kartika, I. K. (2020). Pengaruh Pendapatan Terhadap Minat Membayar Zakat Dengan Kesadaran Sebagai Variabel Intervening (Studi Kasus Muzakki di BAZNAS Salatiga). *Jurnal Ilmiah Ekonomi Islam*, *6*(1), 42–52. https://doi.org/10.29040/jiei.v6i1.558

Kholid, M. N. (2018). Keberterimaan Muzaki terhadap Zakat Crowdfunding di Indonesia : Preliminary Research Pendahuluan. *CIMAE-Proceeding*, *1*, 52–58.

Kroll, A., & Vogel, D. (2018). Changes in Prosocial Motivation Over Time: A Cross-Sector Analysis of Effects on Volunteering and Work Behavior. *International Journal of Public Administration*, *41*(14), 1119–1131. https://doi.org/10.1080/01900692.2017.1347945

Latief, N. F. (2019). Managing Zakat in The 4.0 ERa: An Implementation of SiMBA BAZNAS of North Sulawesi. *Share: Jurnal Ekonomi Dan Keuangan Islam*, *8*(2), 238–255. https://doi.org/10.22373/share.v8i2.5550

Lestari, S. U. S. (2020). Strategi Human Relations Lembaga Amil ZAkat (LAZ) Al Azhar dalam Meningkatkan Citra Lembaga. *Al Munir: Jurnal Komunikasi Dan Penyiaran Islam*, *11*(1), 18–30.

Malik, M. E., Ghafoor, M. M., & Iqbal, H. K. (2012). Impact of brand image, service quality and price on customer satisfaction in Pakistan telecommunication sector. *International Journal of Business and Social Science*, 3(23), 123–129. https://doi.org/10.1108/EJM-02-2015-0094

Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of. *Journal of Marketing*, *58*(July), 20–38. Retrieved from https://journals.sagepub.com/doi/full/10.1177/002224299405800302

Muhammad Kashif, Khurrum Faisal Jamal, M. A. R. (2019). The Dynamics of Zakat Donation experience among Muslims: A Phenomenological Inquiry. *The Dynamics of Zakat Donation Experience among Muslim:A Phenomenological Inquiry*, 1–16. Retrieved from aande

Mukhibad, H., Fachrurrozie, F., & Nurkhin, A. (2019). Determinants of the Intention of Muzakki To Pay Professional Zakat. *Share: Jurnal Ekonomi Dan Keuangan Islam*, *8*(1), 45–67. https://doi.org/10.22373/share.v8i1.4573

Murweni, I., Fattah, N., Kusnendi, & Adib Sultan, M. (2020). Analysis of quality of Alms service to satisfaction and compliance paying alms in academic environment. *Management Science Letters*, *10*(15), 3577–3586. https://doi.org/10.5267/j.msl.2020.6.036

Mustafa, Abioye. MO; Mohamad, Sani. MH; Adnan, M. A. (2013). Antecedents of zakat payers' trust in an emerging zakat sector: an exploratory study. *Journal of Islamic Accounting and Business Research*, 4(1), 4–25. https://doi.org/http://dx.doi.org/10.1108/MRR-09-2015-0216

Nasim, A., & Syahri Romdhon, M. R. (2014). Pengaruh Transparansi Laporan Keuangan, Pengelolaan Zakat, Dan Sikap Pengelola Terhadap Tingkat Kepercayaan Muzakki. *Jurnal Riset Akuntansi Dan Keuangan*, *2*(3), 550. https://doi.org/10.17509/jrak.v2i3.6603

Ngah, H. C., Rashid, K. M., & Mansor, N. (2016). Determinants of Customer Satisfaction in Takaful Products and Services, 6, 7–15.

Nugraha, E. (2019). Pengaruh Akuntabilitas, Transparansi dan Kualitas Pelayanan Lembaga Pengelola Zakat Terhadap Komitmen Muzakki; Kepercayaan Muzakki sebagai Variabel Interventing. *AKUNTABILITAS; Jurnal Penelitian Dan Pengembangan Akuntansi*, *13*(2), 167–169. Retrieved from https://ejournal.unsri.ac.id/index.php/ja/article/download/9592/4937

Nurfalah, I., & Rusydiana, A. S. (2019). Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, *11*(1), 55. https://doi.org/10.35313/ekspansi.v11i1.1205

Osella, F., & Widger, T. (2018). "You can give even if you only have ten rupees!": Muslim charity in a Colombo housing scheme. *Modern Asian Studies*, *52*(1), 297–324. https://doi.org/10.1017/S0026749X1700021X

Othman, Y. H.-, Alwi, I., Yusuff, M. S. S., & Saufi, M. S. A. M. (2017). The Influence of Attitude, Subjective Norm, and Islamic Religiosity on Compliance Behavior of Income Zakat Among Educators. *International Journal of Academic Research in Business and Social Sciences*, *7*(11). https://doi.org/10.6007/ijarbss/v7-i11/3549

Purnomowati, I., Mahrinasari, M. S., Budiarty, I., & Prasetyo, T. (2020). Integrity, Personal Religiosity Values, and Reputation as Determinants of Enhancing Trust on AWAQF Institutions: Are Indonesians Showing Intentions to Endow Fund? *Talent Development & Excellence*, *12*(1), 1786–1795. Retrieved from http://search.ebscohost.com/login.aspx?direct=true&db=s3h&AN=144307281&lang=ja&site=ehost-live

Puskas Baznas. (2019). *Indonesia Zakat Outlook 2019*.

Ranaei Kordshouli, H., Jafarpour, Y., & Allahyari Bouzanjani, A. (2016). An Analysis of the Pro-Social Behaviors of Customers in Response to the Firms' Service Quality. *Iranian Journal of Management Studies*, *9*(1), 21–41. https://doi.org/10.22059/ijms.2016.55010

Ridlwan, A. A. (2017). The Determinant Factors of Motivation to Pay Zakat in Regional Amil Zakat Agency of East Java Introduction This study explores the factors that can affect motivation in paying zakat through Amil Zakat Agency . This study is interesting and urgent to be co, *25*(2), 334–345. https://doi.org/10.19105/karsa.v25i2.1398

Rohim, A. N. (2019). Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising. *Al-Balagh : Jurnal Dakwah Dan Komunikasi*, *4*(1), 59. https://doi.org/10.22515/balagh.v4i1.1556

Saa, Al Jaffri. Ram; Haniffa, R. (2014). Determinants of zakah (Islamic tax) compliance behavior. *Journal of Islamic Accounting and Buseness Reasearch*, *5*(2), 182–193. https://doi.org/http://dx.doi.org/10.1108/MRR-09-2015-0216

Santoso, I. R. (2019). Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0. *Ikonomika*, *4*(1), 35–52. https://doi.org/10.24042/febi.v4i1.3942

Sareye, J. M., Insaniah, K. U., & Haji-othman, Y. (2017). The Influence of Attitude , Subjective Norms , and Service Quality on Intention to Pay Business Zakat Among Single Business Owners At Kuala Ketil , Malaysia, (February).

Schludermann, E. H., Schludermann, S. M., & Huynh, C. L. (2000). Religiosity, Prosocial Values, and Adjustment among Students in Catholic High Schools in Canada. *Journal of Beliefs and Values*, *21*(1), 99–115. https://doi.org/10.1080/13617670050002363

Schmukle, S. C., Korndörfer, M., & Egloff, B. (2019). No evidence that economic inequality moderates the effect of income on generosity. *Proceedings of the National Academy of Sciences of the United States of America*, *116*(20), 9790–9795. https://doi.org/10.1073/pnas.1807942116

Sekaran, U. (2016). *Research Methods for Business* (8th ed.). Chichester, West Sussex - UK: John Wiley & Sons Ltd. Retrieved from www.wileypluslearningspace.com

Soekapdjo, S., Tribudhi, D. A., & Nugroho, L. (2019). Fintech Di Era Digital Untuk Meningkatkan Kinerja ZIS di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, *5*(3), 137. https://doi.org/10.29040/jiei.v5i3.529

Stein, C. (2012). Structural Equation Modelling. *Methods in Molecular Biology (Clifton, N.J.)*, *850*(January), 411–421. https://doi.org/10.1007/978-1-61779-555-8

Syafiq, A. (2016). Urgensi Peningkatan Akuntabilitas Lembaga Pengelola Zakat. *Ziswaf*, *3*(1), 18–38.

Syafira, F. N., Ratnasari, R. T., & Ismail, S. (2020). the Effect of Religiosity and Trust on Intention To Pay in Ziswaf Collection Through Digital Payments. *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, *6*(1), 98. https://doi.org/10.20473/jebis.v6i1.17293

The Indonesian National Zakat Board. (2017). *Indonesia Zakat Outlook 2017*.

Udorn, P. (1999). *The Antecedents and Cosequences of Consumer Commitment. UMI Mocroforn - USA*. Retrieved from http://dx.doi.org/10.1016/j.jaci.2012.05.050

Utama, R. Y., Palani, H., & Rabbani, A. Z. (2021). Giving More Enhances Your Happiness: Evidence from Indonesia. *Communication in Humanity and Social Science*, *1*(1), 24–34. https://doi.org/10.21924/chss.1.1.2021.8

Utami, S. (2020). the Law of Online Zakat Based on the Application Providing Easiness in Transaction of Zakat Payment. *Al-Bayyinah*, *4*(2), 164–178. https://doi.org/10.35673/al-bayyinah.v4i2.774

Voss, G. B., Cable, D. M., & Voss, Z. G. (2000). Linking Organizational Values to Relationships with External Constituents: A Study of Nonprofit Professional Theatres. *Organization Science*, *11*(3), 330–347. https://doi.org/10.1287/orsc.11.3.330.12497

Wahid, H., Mohd Noor, M., & Ahmad, S. (2005). Kesedaran membayar zakat: Apakah faktor penentunya? *International Journal of Management Studies (IJMS)*, *12*(2), 171–189.

Widarwati, E., Afif, N. C., & Zazim, M. (2016). Strategic Approcah for Optimizing of Zakah Institution Performance: Customer Relationship Management. *Al-Iqtishad: Journal of Islamic Economics*, *9*(1), 81–94. https://doi.org/10.15408/aiq.v9i1.4010

Widyarini; Wahyu Yuliana. (2019). Faktor Pengaruh Minat Membayar Zakat Mal; Studi pada LAZ Baitul Mal MJK di Yogyakarta. *Az Zarqa'*, *11*(2), 267–313.

Wulantika, L., & Soemaryani, I. (2018). Creativity and Innovation in Improving The Performance of Amil Zakat at National Amil Zakat Agencies in West Java. *South East Asia Journal*, *15*(5), 170–180.

Yaacob, A. (2019). Charitable Behaviour of UK Muslims: The Role of Donor Value, Charity Reputation/Dynamism and Congruency on Behaviour Intentions. *Cardiff Business School - Cardiff University*, (October).

Yuliafitri. (2016). Pengaruh Kepuasan Muzakki, Transparansi dan Akuntabilitas pada Lembaga Amil Zakat terhadap Loyalitas Muzzakii (Studi Persepsi Pada LAZ Rumah Zakat). *Islamiconomic Jornal Ekonomi Islam*, *7*(2), 205–218.

Yusfiarto, R., Setiawan, A., & Nugraha, S. S. (2020). Literacy and Intention to Pay Zakat : A Theory Planned Behavior View Evidence from Indonesian Muzakki. *International Journal of Zakat*, *5*(1), 15–27.

Zikmund, W. G., Carr, J. C., Babin, B., & Griffin, M. (2013). *Business Research Methods*.