The Effect of Zakat Institution System and Government Support on Intention to Pay Zakat: Knowledge as A Moderating Variable

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Abstract

This study aims to determine the effect of attitudes, subjective norms, zakat institution system and government support in influencing the interest of the government and private officers to pay zakat. This study also aims to determine the extent of muzakki's knowledge of zakat in improving attitudes, subjective norms, zakat institutional systems and government support in the interest of the government and private officers to pay zakat. Respondents in this study are 402 respondents consisting of 154 government officers and 248 private officers who live in 6 big cities in Java, such as Jakarta, Serang, Bandung, Semarang, Yogyakarta and Surabaya. This research uses the Partial-Least-Square Structural Equation Modeling (PLS-SEM) analysis technique with the Theory of Reasoned Action (TRA) model. The finding reveals that attitudes, subjective norms, zakat institutional system, and government support affect the government and private officers' interest in paying zakat. Meanwhile, knowledge as a moderating variable does not strengthen the influence of attitudes, zakat institutional systems and government support. Still, it reinforces the subjective norms of government and private officers in influencing intention to pay zakat. BAZNAS can collaborate with educational institutions, professional institutions, community institutions and utilize social networks to increase public knowledge about zakat. Hence, knowledge about zakat supports subjective norms and attitudes, zakat institutional system, and government support.

Keywords : *Intention to pay zakat; zakat institutional system; Government Officer; and Private Officer.*

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INTRODUCTION

The potential for zakat collection is quite enormous in Indonesia because the current Muslim population in the country (2020) reaches 229 million people, or 87.2% of the total population of 273.5 million people World Population Review, 2020). However, according to the National Zakat Statistics (Puskas BAZNAS, 2020), the number of muzakki who newly paid zakat is 8.8 million or 3.84% of the total Muslim population. Table 1 shows the number of individuals receiving zakat maal, which reached IDR 3,951.1 billion in 2019 or increased by 19.65%. Still, then zakat maal decreased in 2020 from IDR 492.4 billion to IDR 306.7 billion or reduced by 37.71%. Meanwhile, the most extensive distribution went to social or humanitarian programs for Rp 2,296.7 billion, followed by da'wah, education, economy, and health programs. The ratio of collection and distribution shows an uneven development from 2015 to 2019. In general, the instability of zakat collection is influenced by the less stable collection of corporate zakat, infaq, alms and CSR; meanwhile, the instability of zakat distribution is due to spending on education and health, which fluctuated in value year to year.

Table 1

Collection and Disbursement of Zakat (billion rupiahs)

	2015	2016	2017	2018	2019
Collection					
Individual Zakat Maal	1,983.4	2,843.7	2,785.2	3, 302.2	3,951.1
Corporate Zakat Maal	157.8	620.5	307.0	492.4	306.7
Zakat Fitrah	168.1	274.0	1,101.9	1,112.6	1,406.1
Infak/Alms and CSR	1,177.3	1,001.5	1,764.9	2.517.4	2,383.6
Other Religious Social Fund	163.8	277.6	265.3	692.9	1,173.1
Total Muzzaki (million people)				8.2	8.8
Disbursement based on program					
Education	432.1	843.0	941.9	1,438.5	1.201.6
Health	188.7	226.0	413.5	462.6	325.3
Social/Humanitarian	846.0	714.3	1,124.2	1,749.0	2,296.7

Economy	315.1	493.1	882.5	552.2	841.2
Dakwah	302.6	418.5	979.5	1.288.1	1,553.7
Total Mustahik (million people)	5.1	6.8	8.7	22.2	23.5
Ratio of Disbursement/ Collection (%)	10.6	37.5	21.1	30.4	26.0

Source: National Zakat Statistics, BAZNAS, 2019

Zakat Potential Mapping Indicator (IPPZ). Based on the IPPZ, the potential for Indonesian zakat that can be collected is recorded at Rp. 233.8 trillion or equivalent to 1.72% of GDP in 2018, which is worth Rp. 13,588.8 trillion (BAZAS, 2019). In 2019, corporate zakat had a potential of IDR 6.71 trillion. Then in 2020, the company's zakat potential reaches Rp. 144.5 trillion. In other words, the total potential of zakat in Indonesia in 2020 is IDR 327.6 trillion (Puskas BAZNAS, 2020). In the outlook for zakat Indonesia 2021, it is stated that the total potential for zakat in 2020 is IDR 327.6. The largest potential source of tax objects comes from corporate zakat of IDR 144.5 trillion, then zakat on income and services of IDR 139.07 trillion, cash zakat of IDR 58.76 trillion, agricultural zakat of Rp. 19.79 trillion and livestock zakat of 9.51 trillion (Puskas BAZNAS, 2021)

The gap between the potential amount of zakat collected and the realization of zakat collection in Indonesia encourages this study to analyze the causes of the gap between the potential and actuality of zakat collection. The acceptance of zakat is influenced by the muzzaki's intention to burn zakat, while the intention to pay zakat is controlled by the attitude of the muzzaki (Al Jaffri Saad & Haniffa, 2014; Heikal, Khaddafi, & Falahuddin, 2014; Kasri & Yuniar, 2021). Meanwhile, the intention to pay zakat is also influenced by subjective norms (Saad & Haniffa, 2014; Farouk *et al.,* 2017; Saad & Haniffa, 2014), zakat institutional structure (Saad *et al.,* 2020), and government support (Abubakar Umar Farouk *et al.,* 2017).

Meanwhile, research on the intention to pay zakat in Indonesia was carried out by Sedjati *et al.* (2018), which examines the effect of knowledge, attitudes, religiosity and income on the people of DI Jakarta to pay zakat. Meanwhile, Yusfiarto *et al.* (2020) discuss the influence of attitudes, subjective norms and behaviour control of people living on the island of Java on the intention to pay

zakat. Nugroho & Nurkhin (2019) also discuss the influence of religiosity, income, and knowledge on people's intentions in Semarang. Nuryana (2016) found attitudes, subjective norms and perceived behaviour control affect the intention of the Sumenep community to pay zakat. Alpriyamah & Adityawarman (2017) examine the influence of subjective attitudes and norms on the intention to pay zakat merchandise in Pekalongan.

Not much existing research has explored the intentions of the Muslim community who work as civil servants and private officers on the Java island. Public and private officers have great potential in increasing the amount of zakat because some of the institutions where they work have rules for deducting salaries for zakat or facilitating the payment of zakat directly. The intention of civil servants and private officers to pay zakat is influenced by the zakat institutional system that is active in cooperating with government and private institutions. Likewise, government support through regulations on zakat encourages zakat institutions to be more professional in managing zakat. Therefore, this study includes not only attitude and subjective norms but also includes zakat institutional system and government support as variables that are thought to affect the intentions of government and private officers to pay zakat.

LITERATUR REVIEW

Concept of Zakat

Zakat is several assets that must be paid by Muslims who have reached specific criteria to be distributed to certain people eligible to receive zakat (Al-Mamun & Haque, 2015; Hoque *et al.,* 2015; Qutb, 2002). Zakat has the function of giving blessings, cleaning the soul, maintaining justice, and providing welfare for the community (Abror & Hudayati, 2020; Al-Jaffri *et al.* 2014; Andiani *et al.,* 2018; Beik & Alhasanah, 2012; Dandago *et al.* 2016). Ben Jedidia & Guerbouj (2021) states that zakat can encourage economic growth. The obligations for paying the zakat are mentioned in the Qur'an 2: 43, 9: 103, 30: 39. Al-Qardawi (2005) states that Muslims must pay zakat because zakat is the third pillar of Islam. Zakat is so necessary because the goal is related to Allah SWT and fellow human beings. Therefore, Abu Bakr gave punishment to Muslims who did not pay zakat (Az-

Zuhaili, 2013). This shows that government can force Muslims who can pay zakat through state law (Al-Kaaf, 2002).

Theory of Reasoned Action

Several theories were developed by researchers based on intentions. However, the basic assumption of TRA is that individuals reflect on the consequences of their behaviour before acting. According to TRA, two constructs determine intention, namely attitudes toward behaviour and subjective norms. Attitude is defined as an individual's overall evaluation of behaviour, while the subjective norm is an estimate of the individual's social pressure to perform the behaviour (Ajzen, 1985). TRA is one of the most commonly used theories in the social sciences to predict and explain behaviour (Armitage & Conner, 2010). However, theorists acknowledge that the two constructs are somewhat relative and may vary from individual to individual (Hennessy *et al.,* 2012). Although TRA is functionally functional and widely used by many researchers in various fields and several scenarios, one of the main limitations of TRA is that there are several factors that social scientists usually refer to in their studies but are excluded from TRA. Correspondingly in this study, knowledge as a moderator has been introduced to the basic model to examine the moderating effect on the relationship between attitudes, subjective noma, zakat institutional system and government support on the intentions of government and private officers to pay zakat.

Intention to pay Zakat

Intention indicates the amount of effort that a person is willing to perform a particular behaviour. It is used as an indicator to capture the factors that influence the desired behaviour. It is a cognitive representation of an individual's readiness to perform certain behaviours (Ajzen, 1991). Islam judges people's actions from their intentions, and intentions are the elements used to measure the sincerity of individuals in carrying out activities. Umar bin Khattab narrated by Bukhari Muslim, mentions that Rasulullah SAW said every action is only valid with intention, and everyone will be rewarded according to his intention. Thus, intention cannot be separated from the purpose of the individual doing

a particular activity. The intention to pay zakat can be interpreted that the individual being willing to bear the consequences for providing the specified assets to the zakat institution.

Attitude

Attitude is a factor that exists within a person as a response toward its surrounding environment, such as liking or disliking something (Ajzen, 1991). Attitude is the actualization of understanding information obtained in the individual directly or indirectly. Individuals who do not have information about zakat will undoubtedly be different from those who get information about zakat. Individuals who get information from their life experiences about zakat will be positive about zakat and vice versa. Several studies have shown that individual attitudes affect the intention to pay zakat (Al Jaffri Saad & Haniffa, 2014; Andam & Osman, 2016; Kamil Md Idris & Ahmad Mahdzan Ayob, 2001; Rehman & Aslam, 2020). Likewise, research in several areas of Java island shows that attitudes influence individual intentions to pay zakat (Alpriyamah & Adityawarman, 2017; Huda *et al.,* 2012; Nuryana, 2016; Yusfiarto *et al.,* 2020). Therefore, a hypothesis can be formed as follows:

H1: **Attitude positively influences the intention of the government and private officers to pay zakat.**

Subjective Norms

Subjective norms are considered a person's view towards the feelings of others to do or not to do specific actions (Ajzen, 1991). In the context of zakat compliance behaviour, Dandago *et al.* (2016), Saad & Haniffa (2014) and Farouk *et al.* (2017) found that subjective norms have a significant effect on compliance to pay zakat. The influence of influential people around muzakki, such as parents, siblings, coworkers, and organizational friends, affect the behaviour of muzakki. These close people are a reference group that becomes muzakki's legitimacy to justify their behaviour being considered correct by many parties. Therefore, information about zakat is more effective if it is conveyed by trusted people in their fields, such as kyai, ustadz and people who have done it. Besides, people

with social and structural positions, such as parents or superiors at work, can influence muzakki to pay zakat. Several studies in several areas of Java island found that subjective norms have an essential role in influencing the intention to pay zakat (Alpriyamah & Adityawarman, 2017; Nuryana, 2016; Yusfiarto *et al.*, 2020). Therefore, a hypothesis can be formed as follows:

H2: Subjective norms positively influence the intention of the government and private officers to pay zakat.

Zakat Institutional Structure

The structure of the zakat institution is a form of institution that manages zakat by applicable laws or regulations. According to Law Number 23 of 2011, zakat management is an activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat. The law explains that zakat management in Indonesia is carried out by three OPZ, namely BAZNAS, LAZ, and UPZ. BAZNAS is a non-structural government agency with the task of managing zakat at a national scale. Meanwhile, LAZ is an institution formed by the community to assist BAZNAS in collecting, distributing, and utilizing zakat. Finally, UPZ is an in

stitution or organization created by BAZNAS to help collect zakat. OPZ requires guidelines or rules in managing zakat. Therefore, Law Number 23 of 2011 has other derivatives that can be used. Related to this, BAZNAS has a role in issuing regulations that can guide BAZNAS at the national and Regency/City level. It also can be a reference for LAZ in managing zakat. In addition to laws, there are several other regulations such as the Regulation of the National Amil Zakat Agency (PERBAZNAS), Decree of the Chairman of BAZNAS, Decree of the Head of Provincial/District/City BAZNAS, Instruction of BAZNAS, and Circular Letter of BAZNAS (SE BAZNAS), and so forth (Puskas BAZNAS, 2020). This institutional structure ensures more professional zakat management to increase the trust of muzakki (Aziz & Anim, 2020). Research conducted by Saad *et al.* (2020) found that zakat institutional structure influences the intention of muzakki to pay zakat. Therefore, a hypothesis can be formed as follows:

H3: Zakat institutional structure positively influences the intention of the government and private officers to pay zakat.

Government Support

Government support is government policy on zakat, both in the form of laws, government regulations, regulations of zakat institutions, as well as government statements that influence individuals to pay zakat. Previous research has confirmed government support as one factor determining behavioural intentions (Farouk *et al.,* 2017; Huda *et al.,* 2012). The government has the equipment to force directly or indirectly individuals to conform to what is expected. Law Number 23 of 2011 on zakat management, Government Regulation No. 14 of 2014, Regulation of Ministry of Religion No. 69 of 2015 on how to calculate zakat mal and zakat fitrah, and Ministry Regulation No. 5 of 2016 regarding administrative sanctions in zakat management have encouraged the development of OPZ in provinces, districts and cities in Indonesia. In line with that, government support can be seen by establishing Islamic economic institutions that support the development of zakats, such as the National Committee for Islamic Economy and Finance (KNEKS) and other related institutions. Government policy and zakat institutions would allow government and private officers to fulfil their obligations as muzakki. The government's support will encourage government and private officers to pay zakat through formal institutions. Therefore, a hypothesis can be formed as follows:

H4: Perceived government support positively influences the intention of the government and private officers to pay zakat.

Knowledge

Knowledge is information or fact obtained through education and experience (Harun *et al.,* 2015). Knowledge has an important position in Islam so that Islam requires that everyone is based on knowledge in doing any activities. Therefore, Islam encourages people to learn (QS: 16:43, QS: 21: 7, QS: 9 122) because people with knowledge and faith will be upgraded in their position (QS; 58:11). A Muslim is required to know about the basic understanding of zakats, such as the meaning of zakat, the legal basis of zakat, the types of zakat, and the benefits of zakat. Research conducted by Wohldmann (2013) found a relationship between knowledge and behaviour. Saad et al (2020) explained that the level of knowledge affects the behaviour of zakat compliance. In line with that, Fabrigar

et al. (2006) revealed in their research that knowledge affects the existence of individuals in attitude. Fabrigar *et al.* (2006) found the effect of knowledge on individual satisfaction and loyalty.

Meanwhile, several studies have found the effect of knowledge on the payment of agricultural zakat (Wahid *et al.*, 2005) as well as zakat on income (Bidin, 2008) (Tajuddin *et al.*, 2015). These studies show that knowledge has a vital role in influencing individual behaviour in attitudes, interacting with others, assessing institutional systems, and evaluating government policies in encouraging individuals to pay zakat. Therefore, a hypothesis can be formed as follows:

H5: Knowledge positively influences the intention of the government and private officers to pay zakat.

RESEARCH METHOD

Conceptual Framework

This study attempts to determine the extent of Muzakki's knowledge of zakat in improving the effect of attitudes, subjective norms, zakat institutional systems and government support on the intention of the government and private officers to pay zakat. This research model can be illustrated in Figure 1.1 below:
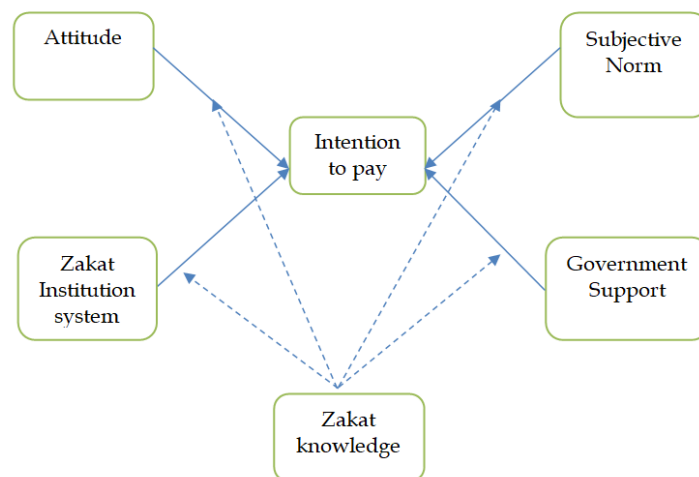

Figure 1

Research Model

Sampling

The population of this research is Muslims who live in 6 big cities on the island of Java, such as Jakarta, Serang, Bandung, Semarang, Yogyakarta, and Surabaya on the island of Java. The answer choices are based on a five-point Likert scale with ratings of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree) and 5 (strongly agree). With a Likert scale, respondents choose a response option that reflects their position on the statement. The random sampling technique is used to get respondents from among Muslims who have paid zakat maal. Questionnaires were distributed online using a Google Form to a pre-determined population. The distribution of the questionnaire via WA for 23 days resulted in 402 respondents, which consisted of 154 government officers and 248 private officers. The highest number of respondents was in Central Java with 182 respondents, followed by Yogyakarta (89), Bandung (54), Surabaya (30), Serang (25) and Jakarta (20).

Measurement

This study uses Partial Least Squares Structural Equation Modeling (PLS-SEM) to analyze the transformed data. Many researchers recommend using PLS-SEM as an excellent statistical path modelling tool for solving complex multivariate models (Hair *et al.*, 2012). Several researchers also recommend PLS-SEM because this approach is a flexible, more powerful and superior statistical tool for predicting and testing the theory (Henseler *et al.*, 2015).

Measurement Model

The analysis of the measurement model includes the examination of indicator loading, average variance, and composite reliability, which is called convergent validity. Another needed assessment is discriminant validity which consists of examining factor loading and correlation of latent variables. Questioning convergent validity and discriminant validity aims to achieve content validity. Therefore, content validity is achieved through the examination of convergent validity and discriminant validity. The content validity of the measurement model can be confirmed by using factor loading items (Hair *et al.*, 2012). Shortly, in PLS, the construct measurement model is evaluated by testing convergent and discriminant validity.

Convergent Validity

Table 2 shows the loading factor value of the 37 question instruments above 0.70. This indicates that the loading factor value has a higher contribution to explain the latent construct (Hair *et al.*, 2012). For the reliability test in this study, each latent variable has a Cronbach's alpha value > 0.6; thus, it can be said to be reliable. Meanwhile, the composite reliability test, the latent variable, can be said to have good reliability if the value is > 0.7 (Sekaran & Bougie, 2016). The value of composite reliability on all latent variables in the study shows a value of > 0.7; thus, it can be said that all latent variables are reliable. At the same time,e same time, the AVE is used to assess the convergent validity of each latent construct as recommended by Hair *et al.* (2012). The five latent variables have an AVE value > 0.5; thus, the convergent validity measure is good or has met the convergent validity criteria.

Table 2
Measurement model indicators

Code	Variables	Factor Loading	CA	rho_A	CR	AVE
	Intention to Pay Zakat		0.58953333	0.59444444	0.620193889	0.434722222
IPZ1	I am intended in paying zakat regularly every year	0.521527778				
IPZ2	I am intended in paying zakat according to the applicable regulations	0.586111111				
IPZ3	I am intended to pay zakat to the institution / amil that I trust	0.561111111				
IPZ4	I am intended in paying zakat at recommended by ustadz/kyai	0.572222222				
IPZ5	I am intended in paying zakat because government supports the movement to pay zakat	0.500694444				
	Attitude		0.6	0.604861111	0.629661111	0.493055556
MR1	I pay zakat because I obey Allah and seek Allah's pleasure	0.590972222				
MR2	I feel happy when I can pay zakat	0.605555556				
MR3	I believe that paying zakat can cleanse and purify from sin and stingy	0.570833333				
MR4	I believe that paying zakat can cleanse wealth from all bad things	0.572916667				
	Subjective Norms		0.658333333	0.659722222	0.666666667	0.574305556
P1	People who influence my decision think that I have to pay zakat	0.600944444				
P2	People who are important to me think that I have to pay zakat	0.608633333				
P3	People whose opinion I respect think that I have to pay zakat	0.649305556				
P4	People close to me think that I have to pay zakat	0.640555556				
P5	People who influence my behavior think that I have to pay zakat	0.575				
	Zakat Knowledge		0.602777778	0.604861111	0.631944444	0.497916667
ZK1	I understand the meaning of zakat	0.581944444				
ZK2	I understand that zakat aims to cleanse property and soul as well as benefit the economy	0.601388889				
ZK3	I understand that zakat is an obligation for every year	0.561805556				
ZK4	I understand that anyone received from any profession, whether businessmen, doctors, civil servants, architects, teachers, must pay zakat	0.604861111				
	Zakat Institutional System		0.627777778	0.63125	0.645138889	0.502777778
ZIS1	I know zakat institutions around my living	0.586111111				
ZIS2	I know the function/purpose of the zakat institution	0.608633333				
ZIS3	I know how zakat institutions manage zakat	0.609722222				
ZIS4	I know how zakat institution manage s/utilizes the zakat funds that I pay	0.585416667				
ZIS5	I know the existence of zakat institutions is regulated by the government	0.548611111				
	Government Support		0.638194444	0.638888889	0.652777778	0.527083333
PGS1	Zakat regulated in Law Number 23 of 2011 is quite complete	0.614583333				
PGS2	Government regulations serve as guidelines in paying zakat maal	0.635416667				
PGS3	The government program launched to collect zakat funds is going well	0.629861111				
PGS4	The government has done a good job in supporting the management of zakat maal	0.613194444				
PGS5	The government has urged the public to pay zakat maal	0.534305556				

Note: CA, Cronbach's alpha; Rho_A, reliability coefficient; CR, composite reliability; AVE, average variance extracted

Discriminant Validity

Discriminant validity describes the ability of each latent variable to discriminate against other latent variables (Hair *et al.,* 2012). This explains that the indicators of a latent variable must be highly correlated with the underlying latent variable and weakly correlated with other latent variables. To test the discriminant validity in the measurement model, the parameter that must be considered is the cross-loading value. Table 3 shows the cross-loading value > 0.7 in one variable, and the cross-loading indicator value measuring the latent variable is the highest compared to the other latent variables.

Structural Model

The result shows that the R^2 value of the intention to pay zakat was relatively high (0.579). From the R^2 value, the model in this research can explain 57 per cent variances in influencing the intentions of government and private officers to pay zakat. Chin (1998) classified R^2 into three categories; 0.67 substantial, 0.33 moderate, and 0.19 weak, despite the minimum acceptable level of R^2 being 0.10 as proposed by Hair *et al.* (2012). Thus, it is concluded that R^2 in this study is substantial, according to the criteria.
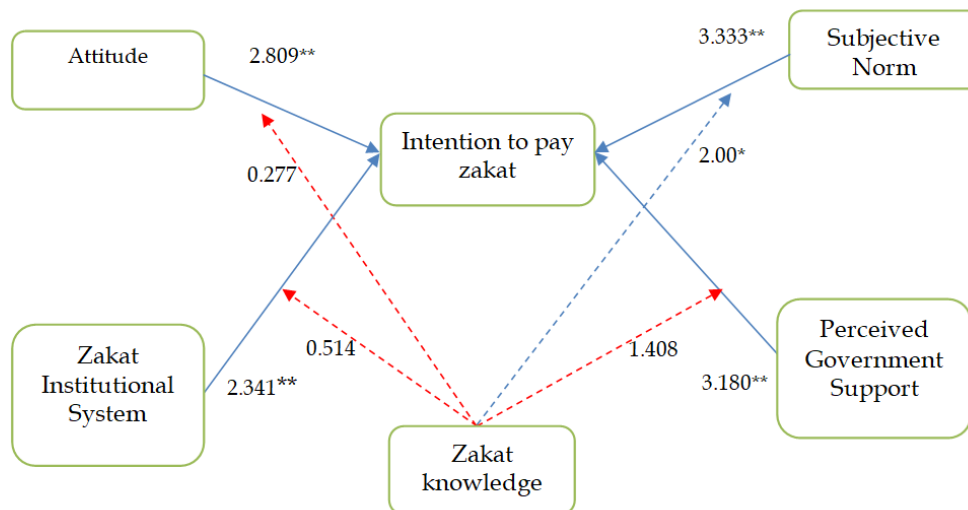
Note: ** and * Significant at p-value < 0.01 and < 0.05

Figure 2
Structural Model Test

Referring to the analysis results, the Standardized Root Mean Residual (SRMR) value is 0.082, so the model is considered fit. The structural equation model can be considered fit if the SRMR value is < 0.10, and the model is considered not fit if the SRMR value is > 0.15. As the Chi-square value is 1472,041, the empirical data used in this study is identical to the underlying theory because Chi-square has a value range of > 0.05. The NFI (Normed Fit Index) value is 0.808, which indicates a good model because the range of NFI values is < 0.90. From the results of the SRMR, Chi-square and NFI values, the model in this study is fit.

The result of the bootstrap procedure illustrates a significant structural relationship. The level of significance of the correlation between constructs can be seen from the value of t-count (t-statistics) > t-table with a significance level of 5% (0.05). The results of the direct effect of exogenous constructs on endogenous constructs with a t-count value (t-statistics) > t-table with a significant level of 5% (0.05). Ho is rejected if the P-value <0.05 so that the result of this study is statistically significant. The t-statistics and p-values show that attitudes, subjective norms, zakat institutional system and perceived government support affect the intentions of government and private officers to pay zakat. Meanwhile, the results of t-statistics and P-value on the moderating variable indicate that zakat knowledge strengthens subjective norms in influencing the intentions of government and private officers to pay zakat maal. On the other hand, knowledge does not strengthen attitudes, zakat institutional system and perceived government support to influence the intention to pay zakat.

Table 3

Hypothesis Testing

HO	Variables	Koefisien	Conclusion.
H1	Attitude (ATT) -> Intention to pay zakat (IP)	0.171	Supported
H2	Subjective Norm (SN) -> Intention to pay zakat (IP)	0.170	Supported
H3	Zakat institutional system (ZIS) -> Intention to pay zakat (IP)	0.154	Supported
H4	Perceived government support (PGS)> Intention to pay zakat (IP)	0.220	Supported
H5M	Zakat Knowledge (ZK) x Attitude (ATT) -> Intention to pay zakat (IP)	-0.007	Unsupported
H6M	Zakat Knowledge (ZK) x Subjective Norm (SN) -> Intention to pay zakat (IP)	0.146	Supported
H7M	Zakat knowledge (ZK) x Zakat institutional system (ZIS) -> Intention to pay zakat (IP)	-0.033	Unsupported
H4M	Zakat knowledge (ZK) x Perceived government support (PGS) -> Intention to pay zakat (IP)	-0.126	Unsupported

RESULT AND DISCUSSION

The attitude of the government and private officers has a positive and significant effect on the intention to pay zakat. The result shows that attitudes towards moral reasoning had a crucial positive relationship with the intention to pay zakat (Koef = 0.171; t = 2.809). These results follow the research of Idris & Ayob (2001) and Saad & Haniffa (2014), who found the effect of attitude on the intention to pay zakat. It also confirms the findings of Saad & Haniffa (2014) and Heikal *et al.* (2014), which states that attitudes affect the intention to pay zakat. People living on the Java island know that zakat is an obligation, since their childhood from their families, schools and the surrounding community. Knowledge about zakat obtained from various sources continuously influences the perspective on the importance of zakat. In addition, several zakat institutions support public understanding through multiple media about the importance of paying zakat. This situation has influenced the Muslim government and private officers to have a positive attitude toward zakat as paying zakat is something that we need to do. This study is in line with the findings of Sedjati *et al.* (2018), who studied DKI Jakarta and Yusfiarto *et al.* (2020), who studied several cities on the Java island states that attitudes affect the intention to pay zakat.

The subjective norm of government and private officers has a positive effect on the intention to pay zakat. The result of this study found that the influence of peers has a positive impact on the intention to pay zakat with koef = 0.170; t= 3.333 and p<0.0. This result supports the findings of Ammani *et al.* (2014), Saad & Haniffa (2014), Farouk *et al.* (2018) and Yusfiarto *et al.* (2020), who found that subjective norms affect the intention to pay zakat. The opinion of the closest people such as parents, relatives, officemates, organizational friends, and the surrounding community involves the assessment of zakat. The majority of government and private officers on the Java island are Muslim, and most of them have Muslim communities in their respective offices. Especially for private officers with Muslim-majority officemates, they held regular classes on the understanding of Islamic values. Several offices also cooperate with the Zakat Collecting Unit (UPZ) to facilitate the payment of income zakat every month. This confirms that information about the obligation to pay zakat from people closest to government and private officers on the Java island heavily influences their intention.

The structure of the institutional system affects the intention of the government and private officers to pay zakat. The result shows a positive and significant relationship between the structure of the zakat system and the intention to pay zakat (koef=154: p=2.341 and p<0.01). In Indonesia, amil institutions are located at the main level up to the village level. On the other hand, there are Amil Zakat Institutions (LAZ) consisting of mosque-based LAZ, mass organizations, companies and Zakat Management

Organizations (OPZ). The existence of LAZ has spread throughout Indonesia. In 2019, there were 572 OPZ were established, consisting of 1 National BAZNAS, 34 Provincial BAZNAS, 456 Regency/City BAZNAS, 26 National LAZ, 18 Provincial LAZ and 37 Regency/City LAZ. The contribution of OPZ in each province and regency/city is increasing up to Rp. 10,227.94 billion in 2019 or grew by 26% from the previous year (BAZNAS 2020). This situation proves that the structure of the zakat institutional system supports the intentions of government and private officers to pay zakat. This study is in line with the findings of Saad *et al.* (2010), which examines the influence of zakat institutions in Malaysia on public interest to pay zakat.

The result shows a positive relationship between government support on the intentions of government and private officers to pay zakat (koef = 0.220; t = 3.180). The results are consistent with Huda *et al.* (2012) and Farouk *et al.* (2017), who found government support affected the intention to pay zakat. This government support is in the form of the issuance of Law Number 23 of 2011 concerning the management of zakat, Government Regulation Number 14 of 2014 concerning the implementation of Law Number 23 of 2011, Regulation of the Minister of Religion Number 69 of 2015 on how to calculate zakat maal and zakat fitrah, and Regulation of the Minister of Religion Number 5 of 2016 concerning administrative sanctions in the management of zakat. In addition, BAZNAS, as a government-established agency, has also issued several regulations to support more professional zakat management. In addition, government support in establishing Islamic economic institutions such as the Indonesian Waqf Board (BWI) and the National Committee for Islamic Economic and Finance (KNEKS) are also involved in helping to increase public understanding of paying zakat. Therefore, government support through the issuance of laws, regulations on zakat and the establishment of institutions supporting the socialization of zakat increase the intention of the government and private officers to pay zakat.

Knowledge is predicted to be able to strengthen the influence of attitudes, subjective norms, zakat institutional systems and government support on the intentions of government and private officers to pay. However, this study shows that knowledge only strengthens the influence of subjective norms in influencing the intention to pay zakat (t=2.00). Knowledge is insignificant to enhancing the impact of attitudes, zakat institutional systems and government support on the intention to pay zakat. This situation shows that the increasing knowledge of government and private officers encourages interaction with close people, especially colleagues or study group friends, to discuss zakat. In addition, it shows that the information obtained by muzakki via the internet, both through knowledge networks such as google and yahoo, as well as

social networks such as Whatsapp, Facebook, Twitter, TikTok, could increase interaction between close people who have the same interests to discuss religious issues, such as zakat. Thus, it can be understood if the knowledge of government and private officers encourages them to interact with close people, affecting the intention to pay zakat.

The collaboration of the government as a policymaker, BAZNAS as a technical institution, and institutions/offices where public and private officers work will produce a good synergy in reaching the optimal zakat collection. According to the National Civil Service Agency (BKN, 2021), there are 4,0811,821 civil servants in Indonesia. This number has not been included by the number of private officers, more significant than civil servants. This number of public and private officers will generate an enormous value of zakat and increase the community's economic access. Finally, BAZNAS needs to formulate a zakat development model based on the empowerment of zakat for public and private officers for the community's prosperity.

CONCLUSION

Attitudes, subjective norms, institutional zakat system and government support influence government and private officers to pay zakat. Meanwhile, knowledge strengthens the effect of subjective norms toward the intentions of government and private officers to pay zakat. This situation shows that knowledge about zakat affects government and private officers to interact with influential people, such as family, relatives, ustadz/kyai and friends, to obtain information about zakat. The interaction of government and private officers with close people builds an understanding of the benefits of zakat to increase the interest to pay zakat. This situation shows that interaction is essential to increase motivation to pay zakat. Exchange can be done by socializing zakat in open spaces. Socialization of zakat can be done through the internet, such as using social networks continuously.

The study has limitations in obtaining respondents as much as the proportion of the muzaki population in each region. Therefore, future research could adjust the number of respondents in each area to the ratio of the muzakki population or the number of government and private officers. Meanwhile, variables related to service quality need to be included because the findings of this study show that attitudes, subjective norms, zakat institutional systems and government support affect zakat collection. However, it still has not met the target. This situation could occur possibly because the service quality of zakat institutions still needs to be improved from the point of view of Muzakki. Therefore, it is recommended that future research add the service quality as a variable of zakat institutions.

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