



Muzakki's Determination In Paying Professional Zakat Through BAZNAS With Attitude As A Mediation Variable

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How to Cite :

Saputro, A. W., Ratnawati, N., Soeharjoto, S. (2025). Muzakki's Determination In Paying Professional Zakat Through BAZNAS With Attitude As A Mediation Variable. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 13(2). doi: <https://doi.org/10.37676/ekombis.v13i2>

ARTICLE HISTORY

Received [05 September 2024]

Revised [18 February 2025]

Accepted [08 March 2025]

KEYWORDS

Professional Zakat, intention to pay zakat, Theory of Planned Behavior, digitalization of zakat, religiosity

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ABSTRACT

This research was conducted to analyze muzakki's determination in paying professional zakat through the National Zakat Amil Agency (BAZNAS). The variables used refer to the Theory of Planned Behavior including Subjective Norm, Perceived Behavioral Control and Attitude then added with external variables namely Digitalization of Zakat which is one of the strategies to increase zakat receipts from BAZNAS and Religiosity where the Attitude variable is a mediating variable. The case study was conducted on professional zakat payments in DKI Jakarta Province. The study was conducted on employees from various institutions in the DKI Jakarta area using purposive sampling and obtained a total of 151 respondents. The data analysis technique uses the SEM-PLS method which aims to see the relationship between variables. Based on the results of the analysis using the SEM-PLS method, the first result was that digitalization of zakat and religiosity had a significant and positive effect on muzakki's intention to pay zakat income, while subjective norms and perceived behavioral control had no effect. Second, subjective norms, digitalization of zakat, and religiosity have a significant and positive effect on attitude, while perceived behavioral control has no effect. Third, attitude mediates the influence of subjective norms, digitalization of zakat, and religiosity on muzakki's intention to pay zakat on income, while regarding perceived behavioral control, attitude does not play a mediating role. This shows that attitude is one of the most important factors for individuals in paying zakat through BAZNAS.

INTRODUCTION

Islam opposes inequality in income distribution or in other words, Islam opposes income disparities because it can result in social inequality. Islam prohibits the concentration of wealth only in certain groups. To reduce inequality or income disparity, Islam has various ways, one of

which is through Zakat. Zakat, as the third pillar of Islam, is an obligation for Muslims who fulfill the mandatory zakat requirements. They are required to pay zakat in a predetermined amount according to the provisions stipulated in Islamic teachings. In other words, zakat is collected from groups of people who can afford it and distribute it to people who are less fortunate.

In zakat there is a distribution of some of the assets of people who have sufficient or excess assets to people who need them, so that assets do not accumulate within certain groups of people. This should reduce inequality in income distribution. Zakat is an obligation for Muslims who have enough wealth (Muzakki) to set aside some of their wealth and give it to fellow Muslims who meet the requirements as zakat recipients, who are usually divided into eight groups (asnaf) or we call them Mustahiq. Zakat can be an important instrument in driving economic growth because the concept of zakat is collecting funds or assets from groups who can afford it to distribute them to groups who are less fortunate or even used for a productive business.

Indonesia, with a Muslim population of 238 million people (BPD, 2022), has a great opportunity to collect zakat funds. According to the 2023 Indonesian Zakat Outlook data presented by the Badan Amil Zakat Nasional (BAZNAS) or Indonesian Zakat Institution, the potential for zakat in Indonesia is estimated to reach IDR 250 trillion with the largest potential coming from zakat income which reaches IDR 154.7 trillion. The province with the greatest zakat potential is DKI Jakarta, which has a total potential of IDR 64.4 trillion, with potential zakat income reaching IDR 26.8 trillion. Meanwhile, the realization of zakat fund collection is still considered low, namely IDR 22,43 trillion in 2022 or 8.5% of its potential.

Considering that zakat payments have not been fully realized despite high expectations, the large potential for zakat in Indonesia, especially income zakat, and the lack of consensus among researchers regarding what variables influence the intention of zakat payers to do so, it is necessary to conduct research on Factor Analysis which Influences Muzakki's Intentions in Paying Zakat Income using variables from the Extended Theory of Planned Behavior plus external variables, namely digitalization of zakat which is one of the strategies for collecting zakat funds by BAZNAS and also the religiosity variable which is one of the important things in religion.

LITERATURE REVIEW

Theory Of Planned Behavior (Change Into The Theory Name That Used In This Study)

One of the aims of this research is to look at people's behavior in paying zakat. Therefore, researchers quote a theory related to consumer behavior from Ajzen and Fishbein, namely the Theory of Planned Behavior (TPB). According to the TPB, a person's behavioral goals are shaped by three factors: attitudes, subjective norms, and perceived behavioral control. Ajzen recognizes that emotions resulting from beliefs will influence intentions and behavior. One of the main criticisms of the TPB is that the theory is purely rational, as it ignores two dimensions that seriously alter human judgment and behavior: affective and cognitive factors. Researchers, academics, and practitioners can explore new avenues of inquiry by combining TPB determinants with other factors in one.

Apart from that, this research also wants to see the relationship between digitalization and the desire to pay zakat. Digitizing zakat is one of BAZNAS's strategies for increasing zakat collection. One measure that can be used to see the effectiveness of digitizing Zakat is website quality. Websites play an important role in a company's success as they connect the organization with its clients. Likewise with BAZNAS, which uses the website to carry out zakat distribution activities. The effectiveness of BAZNAS in utilizing the website to carry out zakat distribution activities can be measured from the website quality.

A person's level of religiosity is important as well because religion provides a solid foundation for society. At both individual and collective levels, these basic principles significantly influence the way people think, behave, and present themselves.

METHODS

This research uses a quantitative method to collect empirical data. In terms of timeline, this research design uses a single cross sectional. A single cross sectional design was applied because information was collected only once on a certain population at a certain time (Sugiyono, 2018). This research aims to show how muzakki's desire to pay zakat on income is influenced by factors such as attitude, subjective norms, perceived behavioral control, religiosity, and the digitalization of zakat.

This research relies heavily on primary data sourced from original sources. This direct information comes from survey respondents and can provide a clear picture of any patterns or measurements. The statistical analysis of this research will handle respondent data using the Structural Equation Model (SEM) method

The dependent and independent variables are the variables in this research. With the addition of website quality and religiosity variables, a new model was developed based on the Extended Theory of Planned Behavior. Muzakki's intention to pay zakat is the dependent variable, while the independent variables include attitude, subjective norms, perceived behavioral control, and intention. The following is how this research variable is operationalized:

RESULTS

Measurement Model (Outer Model)

This investigation examined the validity and reliability of measurements. The three tests assessed are convergent validity, discriminant validity and reliability test.

Convergent Validity

Outer loading will be used to assess the convergent validity of indicators for each construct. If the value of an indicator is greater than 0.60, it is considered valid; otherwise, it is removed from the model. The results of SmartPLS shows that each indicator from the constructs of subjective norms, perceived behavior control, website quality, religiosity, attitude and intention to pay zakat has met convergent validity (data is valid) because it has a loading factor value above 0.60.

Table 1 Convergent Validity

Construct	Indikator	Outer Loading	Result
<i>Subjective Norms</i>	SN1	0.732	Valid
	SN2	0.779	Valid
	SN3	0.806	Valid
	SN4	0.869	Valid
	SN5	0.840	Valid
	SN6	0.807	Valid
	SN7	0.719	Valid
<i>Perceived Behaviour Control</i>	PBC1	0.742	Valid
	PBC2	0.698	Valid
	PBC3	0.775	Valid
	PBC4	0.839	Valid
	PBC5	0.866	Valid
	PBC6	0.818	Valid
	PBC7	0.834	Valid
	PBC8	0.860	Valid

<i>Website Quality</i>	WQ1	0.802	Valid
	WQ2	0.862	Valid
	WQ3	0.828	Valid
	WQ4	0.865	Valid
	WQ5	0.794	Valid
	WQ6	0.825	Valid
	WQ7	0.873	Valid
	WQ8	0.837	Valid
<i>Religiosity</i>	RLG1	0.921	Valid
	RLG2	0.798	Valid
	RLG3	0.880	Valid
	RLG4	0.760	Valid
	RLG5	0.770	Valid
	RLG6	0.886	Valid
<i>Attitude</i>	ATT1	0.890	Valid
	ATT2	0.789	Valid
	ATT3	0.878	Valid
	ATT4	0.866	Valid
	ATT5	0.891	Valid
	ATT6	0.817	Valid
<i>Intention to Pay Zakat</i>	INT1	0.783	Valid
	INT2	0.802	Valid
	INT3	0.792	Valid
	INT4	0.845	Valid
	INT5	0.828	Valid
	INT6	0.809	Valid
	INT7	0.864	Valid
	INT8	0.823	Valid

To carry out convergent validity testing, researchers look for an Average Variance Extracted (AVE) value of 0.5 or higher. If this value is met, it means that the indicators have appropriate convergent validity or that one latent variable can explain more than half of the variation in the indicators on average. The AVE output results are good for all constructs, which have an AVE value above 0.5.

Table 2 Average Variance Extracted (AVE)

Construct	Average Variance Extracted (AVE)	Result
<i>Subjective Norms</i>	0.632	Valid
<i>Perceived Behaviour Control</i>	0.650	Valid
<i>Website Quality</i>	0.699	Valid
<i>Religiosity</i>	0.702	Valid
<i>Attitude</i>	0.733	Valid
<i>Intention to Pay Zakat</i>	0.670	Valid

Discriminant Validity

When evaluating measurement models using reflexive indicators, the predictive capacity of cross loading between indicator constructs is taken into account. If an indication has a loading factor on another construct, it is considered valid. Thus, the latent construct outperforms other

block indicators in terms of predicting indicators within its own block. Below we will show the value of crossloading for each construct based on SmartPLS calculations.

Table 3 Discriminant Validity

	Subj. Norms	Pcv. Bhv Ctrl	Digital Zakat	Religiosity	Attitude	Int. to Pay Zakat
SN1	0.732	0.031	0.374	0.433	0.469	0.341
SN2	0.779	0.046	0.458	0.511	0.547	0.431
SN3	0.806	0.095	0.504	0.408	0.647	0.562
SN4	0.869	0.054	0.484	0.437	0.594	0.471
SN5	0.840	0.112	0.506	0.517	0.613	0.508
SN6	0.807	0.047	0.474	0.454	0.509	0.500
SN7	0.719	0.136	0.520	0.444	0.539	0.609
PBC1	0.102	0.742	0.154	0.188	0.126	0.126
PBC2	0.066	0.698	0.129	0.186	0.093	0.160
PBC3	0.070	0.775	0.018	0.111	0.092	0.110
PBC4	0.054	0.839	0.078	0.180	0.114	0.155
PBC5	0.098	0.866	0.066	0.125	0.188	0.153
PBC6	0.082	0.818	0.051	0.077	0.086	0.058
PBC7	0.042	0.834	0.050	0.076	0.088	0.099
PBC8	0.098	0.860	0.109	0.153	0.173	0.178
WQ1	0.519	0.112	0.802	0.540	0.589	0.621
WQ2	0.517	0.083	0.862	0.587	0.635	0.704
WQ3	0.519	0.044	0.828	0.600	0.617	0.644
WQ4	0.510	0.110	0.865	0.592	0.600	0.637
WQ5	0.488	0.082	0.794	0.538	0.590	0.577
WQ6	0.555	0.092	0.825	0.600	0.592	0.624
WQ7	0.518	0.117	0.873	0.561	0.623	0.711
WQ8	0.407	0.079	0.837	0.509	0.590	0.674
RLG1	0.482	0.150	0.666	0.921	0.599	0.712
RLG2	0.443	0.099	0.584	0.798	0.501	0.644
RLG3	0.437	0.106	0.548	0.880	0.529	0.600
RLG4	0.417	0.109	0.421	0.760	0.402	0.500
RLG5	0.560	0.201	0.545	0.770	0.579	0.574
RLG6	0.544	0.215	0.601	0.886	0.614	0.653
ATT1	0.565	0.175	0.627	0.560	0.890	0.681
ATT2	0.579	0.126	0.516	0.562	0.789	0.603
ATT3	0.618	0.096	0.646	0.580	0.878	0.693
ATT4	0.607	0.118	0.599	0.522	0.866	0.673
ATT5	0.697	0.153	0.661	0.561	0.891	0.660
ATT6	0.582	0.152	0.657	0.543	0.817	0.661
INT1	0.521	0.140	0.527	0.619	0.556	0.783
INT2	0.479	0.186	0.622	0.581	0.617	0.802
INT3	0.447	0.128	0.677	0.584	0.560	0.792
INT4	0.519	0.256	0.641	0.602	0.681	0.845
INT5	0.594	0.157	0.689	0.671	0.672	0.828
INT6	0.499	0.033	0.649	0.571	0.673	0.809
INT7	0.526	0.079	0.653	0.600	0.645	0.864
INT8	0.503	0.145	0.624	0.607	0.651	0.823

The results show that each indicator has a stronger and more direct relationship with its own indicator than with the other variables measured in this study. The Fornell-Larcker criteria can be used to test discriminant validity in measurement models with reflective indicators. This criterion ensures that a construct has a large enough variance compared to other constructs in the model by stating that the square root of its AVE must be greater than the correlation value with other constructs (Fornell & Larcker, 1981). The following are the values of the Fornell-Larcker criterion for each construct based on SmartPLS calculations:

Table 4 Result SmartPL

Konstruk	Attitude	Digitalisasi Zakat	Int. to Pay Zakat	Pcv Behav. Control	Religiusitas	Subjective Norms
Attitude	0.856					
Zakat Digitalization	0.723	0.836				
Int. to Pay Zakat	0.774	0.778	0.819			
Pcv Behav. Control	0.160	0.107	0.172	0.806		
Religiosity	0.647	0.676	0.738	0.178	0.838	
Subjective Norms	0.711	0.603	0.625	0.098	0.575	0.795

Based on the findings of the Fornell-Larcker criteria test, the discriminant validity requirements have been fulfilled because the square root of the AVE of each construct is higher than the other constructs.

Reliability Test

To determine whether a questionnaire can be trusted, researchers will use composite reliability and the Cronbach alpha test to see whether respondents' responses remain constant or stable over time. The concept has strong reliability or the research questionnaire is consistent and reliable if all latent variable values have a composite reliability value ≥ 0.6 and Cronbach alpha > 0.6 . The following are the SmartPLS calculation results for composite reliability values and Cronbach alpha:

Table 5 Reliability Test

Construct	Composite Reliability	Result
Subjective Norms	0.923	Reliabel
Perceived Behaviour Control	0.937	Reliabel
Website Quality	0.949	Reliabel
Religiosity	0.934	Reliabel
Attitude	0.943	Reliabel
Intention to Pay Zakat	0.942	Reliabel

Construct	Cronbach's Alpha	Result
Subjective Norms	0.902	Reliabel
Perceived Behaviour Control	0.923	Reliabel
Website Quality	0.938	Reliabel
Religiosity	0.914	Reliabel
Attitude	0.927	Reliabel
Intention to Pay Zakat	0.930	Reliabel

The results of composite reliability and Cronbach's Alpha testing on all constructs have a value of ≥ 0.6 , which can be interpreted as meaning that the research questionnaire is consistent and reliable, or the construct is very reliable.

R Square Test

In order to find out the extent to which the independent variable influences the dependent variable, researchers use the R Square test which is formally called the coefficient of determination (R^2). The value of the coefficient of determination (R^2) is between 0 and 1, where an R^2 value = 0.25 – 0.49 is considered weak, 0.50 – 0.74 is moderate, and an R^2 value of more than 0.75 is considered strong. The research model created has 2 model equations and the following are the results of statistical calculations for the R square test:

Table 6 R Square Test

Construct	R Square	R Square Adjusted
<i>Attitude</i>	0.659	0.650
<i>Intention to Pay Zakat</i>	0.741	0.732

Q Square (Relevance of Predictions)

When checking the accuracy of model predictions, the Q^2 value is very useful. Methods such as the stone geisser test represent synthesis through cross-validation and fitting functions that utilize predictions from observed variables and estimates of construct parameters. If the Q^2 number is more than 0, it means the model is relevant as expected, but if it is less than 0, it means the model is less relevant to predictions. The formula produces a predictive-relevance value (Hair et al., 2014):

$$Q^2 = 1 - (1 - R1) (1 - R2) (1 - R3)$$

R value is the adjusted R square value that is formed.

$$Q^2 = 1 - (1 - 0.650) (1 - 0.732)$$

$$Q^2 = 1 - (0.350) (0.268)$$

$$Q^2 = 1 - 0.0938$$

$$Q^2 = 0.9062$$

With a predictive-relevance rating of 0.906, the calculation results shown above are positive. The model's ability to account for 90.6% of the variance in research data shows that the model has good predictive value.

Path Coefficient Estimation (Significance)

Significant values are required for path coefficients calculated between constructs. By using a bootstrapping or jackknifing process, one can obtain significant values to assess the influence of relationship factors. The estimated value of the path coefficient is said to be significant if the t value is greater than the t table value (1.96) at the significance level ($\alpha = 5\%$). After calculating the estimated path coefficient, the following results are obtained:

Table 7 Path Coefficient Estimation (Significance)

Estimasi Jalur	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Decision
<i>Attitude -> Intention to Pay Zakat</i>	0.328	0.320	0.079	4.133	0.000	Supported
<i>Zakat Digitalization -> Attitude</i>	0.375	0.377	0.080	4.709	0.000	Supported
<i>Zakat Digitalization -> Intention to Pay Zakat</i>	0.330	0.333	0.070	4.723	0.000	Supported
<i>Perceived Behaviour Control -> Attitude</i>	0.053	0.056	0.051	1.040	0.299	Unsoported
<i>Perceived Behaviour Control -> Intention to Pay Zakat</i>	0.032	0.036	0.041	0.773	0.440	Unsoported
<i>Religiosity -> Attitude</i>	0.162	0.158	0.065	2.502	0.013	Supported
<i>Religiosity -> Intention to Pay Zakat</i>	0.281	0.287	0.082	3.427	0.001	Supported
<i>Subjective Norms -> Attitude</i>	0.387	0.386	0.073	5.317	0.000	Supported
<i>Subjective Norms -> Intention to Pay Zakat</i>	0.029	0.027	0.057	0.507	0.612	Unsoported

Mediation Test

This mediation test was carried out to see whether or not there was a role of mediation in the research model that was formed. In the research model that is formed, there are four model equations that show the existence of a mediating role, namely first, the mediating role of the attitude construct on the influence of subjective norms on muzakki's intention to pay zakat on income.

The second model equation will look at the mediating role of the attitude construct on the influence of perceived behavioral control on muzakki's intention to pay zakat on income. The third model equation will see the mediating role of the attitude construct on the influence of digitalization of zakat on muzakki's intention to pay zakat on income and the fourth model equation will see the mediating role of the attitude construct on the influence of religiosity on muzakki's intention to pay professional zakat Testing this mediation effect will refer to the flow created by Zhao et al. (2010) there are perhaps five patterns that can determine the basis of the mediation effect, three of which are said to have a mediation role while the remaining two are said to have no mediation role.

The determination of the mediation effect is first, complementary (partial mediation) where if the mediated (specific indirect) effect is significant and the direct effect is significant but both have the same direction of relationship, whereas if the two have a relationship that is not in the same direction it is called competitive (partial mediation).

A relationship that is indirect-only mediation (full mediation) where if the mediated (specific indirect) effect is significant and the direct effect is not significant, whereas if the mediated (specific indirect) effect is not significant but the direct effect is significant, it is called direct-only (no mediation). The relationship is no-effect (no mediation) if the mediated (specific indirect) effect is not significant and the direct effect is not significant.

Table 8 Mediation Test

Uji Mediasi	Specific Indirect Effect		Direct Effect		Decision
WQ -> ATT -> INT	WQ -> ATT -> INT		WQ -> INT		Complementary (partial mediation)
	<i>Original sample</i>	<i>P Value</i>	<i>Original sample</i>	<i>P Value</i>	
	0.123	0.002	0.330	0.000	
PBC -> ATT -> INT	PBC -> ATT -> INT		PBC -> INT		No-effect
	<i>Original sample</i>	<i>P Value</i>	<i>Original sample</i>	<i>P Value</i>	
	0.017	0.320	0.032	0.440	
RLG -> ATT -> INT	RLG -> ATT -> INT		RLG -> INT		Complementary (partial mediation)
	<i>Original sample</i>	<i>P Value</i>	<i>Original sample</i>	<i>P Value</i>	
	0.053	0.030	0.281	0.001	
SN -> ATT -> INT	SN -> ATT -> INT		SN -> INT		indirect-only mediation (full mediation)
	<i>Original sample</i>	<i>P Value</i>	<i>Original sample</i>	<i>P Value</i>	
	0.127	0.001	0.029	0.612	

Table 9 Hypothesis Testing

Hypothesis	Relationship	Decision
H1	SN -> INT	Rejected
H2	PBC-> INT	Rejected
H3	WQ -> INT	Accepted
H4	RLG -> INT	Accepted
H5	SN -> ATT	Accepted
H6	PBC -> ATT	Rejected
H7	WQ -> ATT	Accepted
H8	RLG -> ATT	Accepted
H9	SN -> ATT -> INT	Accepted
H10	PBC -> ATT -> INT	Rejected
H11	WQ -> ATT -> INT	Accepted
H12	RLG -> ATT -> INT	Accepted

Notes:

SN : Subjective Norm

PBC : Perceived Behavioral Control

INT : Intention to Pay Zakat

WQ : Website Quality (Digitalization Zakat)

RLG : Religiosity

ATT : Attitude

DISCUSSION

The Influence Of Subjective Norms On Muzakki's Intentions In Paying Zakat On Income And The Mediating Role Of Attitude

Subjective norms have a significant and positive effect on attitude, according to empirical data. These results show that the higher the social pressure felt by individuals to behave in a way that supports the views of others in certain situations, in this case the attitude towards paying zakat on income through BAZNAS, the higher the attitude of muzakki in paying zakat on income. This confirms what many other empirical data show: that subjective norms influence attitudes positively (Zaremohzzabieh et al., 2021; Giao et al., 2020; Chetioui et al., 2020).

The second point is that the muzakki's desire to pay zakat on income is influenced by subjective norms. Muzakki's desire to pay zakat on income through BAZNAS is not significantly influenced by subjective norms, according to empirical research (H5 is rejected). These findings strengthen research conducted by Garg & Joshi (2018); Memon et al. (2020); and Ghaouri et al., (2023). This is possible because people's experiences with social support may vary. However, no

amount of external support can persuade a person to change his mind if he does not have the internal motivation to do so. If a muzaki has income then he must use BAZNAS to pay zakat. Proving the mediating role of the attitude construct shows that the relationship formed is full mediation (indirect-only mediation) where the mediated (specific indirect) effect is empirically proven to have a significant influence while the direct effect does not have a large enough influence, namely the influence of subjective norms on muzakki's intention to pay zakat. income (H9 received). These findings strengthen research conducted by Garg & Joshi (2018).

The Influence Of Perceived Behavioral Control On Muzakki's Intentions In Paying Zakat On Income And The Mediating Role Of Attitude

Based on the data, there is no significant relationship between attitude and perceived behavioral control (H2 is rejected). Second, how does the muzakki's perception of perceived behavioral control influence his intention to pay zakat from his income? (H6 is rejected) because there is no substantial influence of perceived behavioral control on muzakki's intention to pay zakat on income, according to empirical findings.

The results show that the construct of perceived behavioral control in theory really takes into account the aspect of a person's "individuality" in making decisions. However, because Indonesian society is a collectivistic society and makes group members a reference in this society, group members will greatly influence decision making. Therefore, people may not like to show personal control over their actions even to donate money (pay zakat) (Hofstede, 2003; Park & Lee, 2009).

These findings confirm research conducted by Kashif et al. (2015) and Huda et al. (2012). Proving the mediating role of the attitude construct shows that the relationship formed is no-effect (no mediation), namely the mediated (specific indirect) effect is not significant and the direct effect is not significant. So the attitude construct does not mediate the influence of perceived behavioral control on muzakki's intention to pay. zakat on income (H10 rejected).

The Influence Of Zakat Digitalization On Muzakki's Intentions In Paying Zakat On Income And The Mediating Role Of Attitude

Empirical evidence shows that digitalization of zakat has a positive and significant effect on attitude (H3 is accepted). This finding shows that consumers will have a good impression of a website if the service quality is very good (Ayo et al., 2016). A positive emotional state will have a positive impact on attitudes towards a charity's website (Loureiro, 2015). These findings strengthen research conducted by Ayo et al. (2016), Jing et al. (2015) and Pourjahanshahi et al. (2023). Apart from that, the influence of digitalization of zakat also influences muzakki's desire to pay zakat from income. (Acceptance of H7) is supported by empirical data that the muzakki's desire to pay zakat on income is positively and significantly influenced by the digitalization of zakat. These results prove that someone who feels pleasure, comfort, security, passion and control during the experience of visiting a charity institution's website, namely BAZNAS, will have a positive attitude towards the website (Loureiro, 2015) and this positive attitude will increase the muzakki's intention to pay zakat. income through BAZNAS (Pourjahanshahi et al., 2023). These findings confirm research conducted by Wilson et al. (2019), Hardiyanto & Firdaus (2021), and Loureiro (2015).

Proving the mediating role of the attitude construct on the influence of digitalization of zakat on muzakki's intention to pay zakat income shows that the relationship formed is partial mediation, where the mediated (specific indirect) effect has a significant effect and the direct effect also has a significant effect. Furthermore, the partial mediation that is formed is complementary where the two influences, namely the mediated (specific indirect) effect and the direct effect, have the same direction of relationship (H11 is accepted).

The Influence Of Religiosity On Muzakki's Intentions In Paying Zakat On Income And The Mediating Role Of Attitude

Empirical evidence shows that religiosity has a positive and significant effect on attitude (H4 is accepted). Regardless of a person's religious orientation, these findings indicate that a person's dedication to religion will have a significant impact on his or her beliefs, knowledge, and attitudes. A person's religious beliefs and commitments are also believed to influence their emotional response to certain situations. Related to this research, high religiosity will influence a positive attitude towards paying zakat on income through the BAZNAS institution. These findings confirm research conducted by Yaakop et al. (2021) and Oladapo et al. (2019) which shows that the level of religiosity will have a positive impact on a person's attitude

Second, the influence of the muzakki's religious beliefs or religiosity on his desire to pay zakat from his income. (The acceptance of H8) is based on the fact that the muzakki's tendency to pay zakat on income is influenced positively and significantly by the religiosity of the religion he adheres to. These findings indicate that a person's emotional state, level of knowledge, attitudes, preferences, and religious affiliation all interact with each other (Farrag & Hassan, 2015). A higher level of religiosity will increasingly shape a person's trust and confidence, in this case muzakki in paying zakat on income through BAZNAS. This empirical conclusion confirms what many other studies have shown: that a person's intentions are positively influenced by their level of religiosity (Memon et al., 2020; Oladapo et al., 2019; Said et al., 2014).

Proving the mediating role of the attitude construct on the influence of religiosity on muzakki's intention to pay zakat on income shows that the relationship formed is partial mediation, where the mediated (specific indirect) effect has a significant effect and the direct effect also has a significant effect. Furthermore, the partial mediation that is formed is complementary where the two influences, namely the mediated (specific indirect) effect and the direct effect, have the same direction of relationship (H12 is accepted).

CONCLUSION

In conclusion, the research found that the first result was that digitalization of zakat and religiosity had a significant and positive effect on muzakki's intention to pay zakat income, while subjective norms and perceived behavioral control had no effect. Second, subjective norms, digitalization of zakat, and religiosity have a significant and positive effect on attitude, while perceived behavioral control has no effect. Third, attitude mediates the influence of subjective norms, digitalization of zakat, and religiosity on muzakki's intention to pay zakat on income, while regarding perceived behavioral control, attitude does not play a mediating role. This shows that attitude is one of the most important factors for individuals in paying zakat through BAZNAS

SUGGESTION

1. For BAZNAS
 - a. Carry out more massive information dissemination through a comprehensive planning process down to the lowest level of community organization, namely the RT/RW level, which can influence muzakki decisions.
 - b. Gives confidence to each individual to have the value of paying. zakat is one of the main things in worship so that they have control and self-awareness to remain consistent in paying zakat
 - c. Improve fast and responsive service in meeting every Muzaki's needs and the impact is that muzaki feel happy paying zakat through BAZNAS
 - d. Reminds us of the importance of spiritual values and always prioritizes these values compared to material things. This process of reminding Muzaki can be done with a

tagline that is always present in every information dissemination media, for example through the BAZNAS website.

2. For Further Research

- a. Developing a research model by adding research variables that can be antecedents for muzaki intention variables in paying zakat income such as past behavior, service quality, zakat literacy, trust in zakat institutions and others
- b. Expanding the population and research sample by expanding to different areas or regions, such as Java, Sumatra, Kalimantan, and throughout Indonesia

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