

Determinant Factors of Intention to Pay Zakat Profession Among Government Civil Servant

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ABSTRACT

Zakat collection in Indonesia remains sluggish growth compared to its potential of collection as majority of Indonesian population are Muslim. This study aims to analyze and show the influence of knowledge of Zakat, religiosity, institutional image, and transparency towards the intention of government civil servant to pay Zakat profession in Bengkalis town, Riau province, Indonesia. This study employs descriptive quantitative methods with primary and secondary data sources such as questionnaires and literature. The population of this study is all government civil servant registered in Bengkalis town in 2021 of 6,752 people. Sampling approach undertakes an incidental technique with sample measurements using the Yamane formula to obtain a sample of 378 people. The data analysis technique undergoes multiple linear regressions using SPSS software. The results of this study indicate that knowledge of Zakat, religiosity, institutional image, and transparency positively and significantly affect the government civil servant's intention to pay Zakat profession. Religiosity is the dominant factor influencing the intention of government civil servant in paying Zakat profession. This study complements the existing theory. Practically it can be used as reference material for Zakat management institutions in increasing muzakki's intention in paying Zakat.

Keywords: *knowledge, religiosity, image, transparency, intention.*

INTRODUCTION

Zakat is essential in restoring the national economy because it is one of the sharia social and financial instruments. Moreover, Indonesia is a country that has the largest Muslim population in the world, so it has excellent potential to collect Zakat funds from various sectors, amounted to IDR 233.8 trillion per year (Puskaz BAZNAS, 2021). The potential of Zakat is dominated by the income Zakat sector, around IDR 139.07 trillion (Puskaz BAZNAS, 2021). However, the target for collecting Zakat funds by BAZNAS is IDR 26 trillion in 2022 (Puskaz BAZNAS, 2021). This shows a considerable

gap between the target and the potential for collecting Zakat funds.

Zakat income is the sector with the most significant potential in collecting Zakat funds. One of the Zakat income sectors comes from the government civil servant. The number of government civil servant in Indonesia as of June 2022 has recorded at 4,344,552 people, of which 92% (3,992,766 people) come from civil servants, and 8% (351,786 people) come from government employees with work agreements (BKN, 2022). However, with many governments' civil servants, collecting Zakat on government civil servant still has pros and cons. In addition, several regions have local regulations regarding collecting Zakat for

the Muslim government civil servant. Regardless of these rules or regulations, the problem is how to attract the intention of government civil servant in paying professional Zakat, even though Zakat is a pillar of Islam that must be fulfilled for people who can afford it. However, there are still government civil servants who still need to pay professional Zakat for various reasons.

The intention of government civil servant, such as *muzakki*, in paying Zakat is vital in collecting Zakat funds; the higher the *muzakki*'s intention in paying Zakat, the greater the Zakat funds that will be collected. Many aspects, including knowledge of Zakat, religiosity, institutional images, and transparency, can influence *muzakki*'s intention in paying Zakat. Studies on *muzakki*'s intention in paying Zakat have been carried out by Andam & Osman (2019); Widiyanto et al. (2019); Bulutoding et al. (2020); Kasri & Yuniar (2021); Rehman et al. (2021); Sadallah et al. (2022), but none of these studies discussed about aspects of knowledge of Zakat, religiosity, institutional image, and transparency.

The level of knowledge of Zakat in Indonesia in 2022 has increased by 8.48 points from 2020 to 75.26. Furthermore, it is included in the medium or moderate category (Puskaz BAZNAS, 2022). This shows that the Indonesian Muslim community is starting to understand Zakat. A study on the influence of knowledge of Zakat on *muzakki*'s intention in paying Zakat has been carried out by Nur & Zulfahmi (2018); Hamzah & Kurniawan (2020); Saad et al. (2020); Yusfiarto et al. (2020); Athar & Arif (2021); Pakpahan et al. (2021); Rosalinda et al. (2021); Abdullah et al. (2022); Amma & Rifa'i (2022); Fitriyani & Irkhami (2022); Hussain et al. (2022); Katman et al. (2022); Suyadi et al. (2022); Santoso et al. (2023), but this study has different results and does not examine aspects of religiosity, institutional image,

and transparency. Furthermore, a study on the influence of religiosity on *muzakki*'s intention in paying Zakat has been carried out by Mazni Abdullah & Sapiei (2018); Mulyana et al. (2018); Mirawati (2019); Pristi & Setiawan (2019); Setiawan (2019); Tho'in & Marimin (2019); Ayuningtyas & Sari (2020); Alfriani et al. (2022), however, this study has different results and does not examine aspects of knowledge of Zakat, institutional image, and transparency.

A study on the effect of institutional image on *muzakki*'s intention in paying Zakat was conducted by Pangiuk et al. (2017); Aningsih (2019); Muawanah (2019); Sofiyani & Kristiyono (2021), but this study has different results and does not examine aspects of knowledge of Zakat, religiosity, and transparency. Then a study regarding the effect of transparency on *muzakki*'s intention in paying Zakat was carried out by Fikri & Najib (2021); Hildawati et al. (2021); Kabib et al. (2021); Putri et al. (2022); Muroqobatullah & Zamzami (2022); Salman (2022), but this study has different results and does not examine aspects of knowledge of Zakat, religiosity, and institutional image. Based on the facts in the literature, this study has a different position from previous studies, so it is crucial to study these four aspects in influencing the intention of government civil servant to pay Zakat profession. Then with different data and samples, this study has a novelty from previous studies. Therefore, this study aims to analyze and show the influence of knowledge of Zakat, religiosity, institutional image, and transparency on the government civil servant's intention in paying Zakat profession.

LITERATURE REVIEW

Theory of Behavior

Behavior is part of an individual's dynamic psychology, which can be identified through

the causes and effects of a situation in the surrounding environment, which is poured out in the form of imagination, communication, and physical activity (Woodruff, 1949). Forms of behavior consist of needs, motivation, search, intention, perception, decision, use, adoption, satisfaction, sensitivity, evaluation, loyalty, and word of mouth (Fauzan et al., 2022). When interpreting a behavior, the theory of planned behavior is often used as the fundamental theory (Bashir et al., 2019). The theory of planned behavior can be used to predict whether a person will perform or not perform a behavior (Ajzen, 2020). The theory of planned behavior uses three forms as models of behavior objects: attitudes toward behavior, individual habits, and feelings about the ability to control everything that affects when one wants to do that behavior (Mahyarni, 2013). However, according to Ajzen (1985), planned behavior consists of behavior, behavioral intentions, attitudes, and beliefs.

Zakat

Zakat is a right that must be removed from one's assets if it meets the conditions specified in Islam (Atabik, 2015). Zakat is included in the pillars of Islam, which must be fulfilled by Muslims who have the ability in terms of assets (Hendarsyah, 2013; Mehilda et al., 2021). Zakat is a basic form of the practice of a Muslim towards Allah as well as a form of concern for fellow human beings (Ishak, 2012). This illustrates that Zakat has two dimensions of value: the vertical dimension, the form of obedience to Allah, and the horizontal dimension, the obligation and concern for fellow human beings (Saputra, 2020).

Zakat on income is often referred to as Zakat profession, which is part of Zakat mal, where assets are derived from income or regular income from a job that does not violate Islamic law and must pay Zakat

(BAZNAS, 2022). The obligation to pay professional Zakat is if a person's income has reached the Zakat *nishab* of 85 grams of gold per year. However, in practice, it can be paid monthly, according to the monthly *nishab*, which is 85 grams of gold divided by 12 (BAZNAS, 2022).

Allah has ordered the obligation to pay Zakat in the Al-Quran Surah At-Taubah (9) verse 103 (Mushaf, 2022), which reads:

حُدِّ مِنْ أَمْوَالِهِمْ صَدَقَةٌ تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: "Take Zakat from some of their property; with that Zakat, you clean and purify them and pray for them. Verily, your prayer is a reassurance for their souls, and Allah is All-Hearing, All-Knowing."

Intention

Intention is an individual's tendency to focus on an object that is attractive to them, and there are influences from within and outside of an individual (Pahala et al., 2021). According to Fauzan et al. (2022), intention is an individual's tendency to focus on something that makes them attractive, resulting in a decision. Strong intention leads to involvement in a particular behavior because there are motivational factors in carrying out the behavior (Ajzen, 1991). Intention indicators include attention, interest, desire, and belief (Ayuningtyas & Sari, 2020; Haki, 2020; Lucas & Britt, 2011; Mulyana et al., 2018; Nur'aini & Ridla, 2015; Pangiuk et al., 2017; Sofiyani & Kristiyono, 2021).

Knowledge

Knowledge in Islam is known as *al-ilmu*, which comes from Allah's revelation to know Allah and knowledge that humans obtain through practice, rationality, and intuition (Nur & Zulfahmi, 2018). However, on the other hand, knowledge has a more general dimension than science, where everything known to humans through the

senses can be categorized as knowledge, whether it has been tested for truth and can be explained systematically or not. While science has a more specific meaning, all that is known by humans whose truth has been tested can systematically be arranged so that it is easy to explain and understand (Amma & Rifa'i, 2022). Knowledge of Zakat is an understanding of a reality obtained from experience, social influence, and education about Zakat and the purpose and benefits of Zakat (Amma & Rifa'i, 2022; Rosalinda et al., 2021). Knowledge of Zakat indicators consist of understanding or knowing, awareness, and experience (Annas et al., 2022; Hamzah & Kurniawan, 2020).

Religiosity

Religiosity is a spiritual expression of a person related to belief systems, values, applicable laws, and rituals (Setiawan, 2019). Religiosity can be described as an individual relationship with the creator, namely Allah, and carrying out orders and avoiding prohibitions from Allah, which are associated with faith, sharia, and morals or other terms, namely faith, Islam, and *ihsan* which are based on the Al-Quran and Hadith (Muhaimin, 2021; Suryadi & Hayat, 2020). Based on the Al-Quran, religiosity has three basic concepts, namely carrying out Islamic teachings in totality (*kaffah*), Islamic teachings covering all aspects of life (*kamal*), having practices vertically (Allah) and horizontally (fellow human beings) (Alfriani et al., 2022). Religious indicators consist of beliefs, religious practices, experiences, religious knowledge, and consequences (Annas et al., 2022; Ayuningtyas & Sari, 2020; Glock & Stark, 1965; Martin & Stack, 1983; Mulyana et al., 2018; Nur'aini & Ridla, 2015; Suhartini et al., 2021).

Institutional Image

Image is an impression a person gets based on his knowledge and experience of an object, thus giving birth to a perception (Muawanah, 2019; Pangiuk et al., 2017). The image makes a sign of an object against another tangible object by changing information at any time, so that information obtained from other objects can be accounted for (Haki, 2020). Institutional image is a person's impression or perception of the reality of an institution that arises from his knowledge and experience (Muawanah, 2019). Image is an essential asset for an institution because a good image can support and advance an institution (Pangiuk et al., 2017). Institutional image indicators include personality, reputation, values, and identity (Haki, 2020; Nur'aini & Ridla, 2015; Pangiuk et al., 2017; Sofiyani & Kristiyono, 2021; Yazid, 2017).

Transparency

Transparency is an institution or company's openness in preparing, planning, implementing, and reporting finances to internal and external parties (Muroqobatullah & Zamzami, 2022). Transparency is carried out to provide honest and open financial information to the public, donors, and related organizations, who have the right to know thoroughly (Hasrina et al., 2019). The disclosure of information concerns aspects of institutional and financial policies so that the public can trust a Zakat institution and use it for decision-making (Putri et al., 2022). Transparency indicators consist of availability, regulatory framework, openness, and clarity (Mukhibad et al., 2019; Putri et al., 2022; Schnackenberg & Tomlinson, 2016).

Hypothesis Development

The level of one's knowledge about something has a relationship with his behavior. When a person knows Zakat, it has the potential to influence his intention in

paying Zakat. Studies on the effect of knowledge of Zakat on *muzakki's* intention in paying Zakat have been studied by Nur & Zulfahmi (2018); Sedjati et al. (2018); Nugroho & Nurkhin (2019); Haki (2020); Hamzah & Kurniawan (2020); Saad et al. (2020); Pakpahan et al. (2021); Prastyo et al. (2021); Rosalinda et al. (2021); Amma & Rifa'i (2022); Annas et al. (2022); Fitriyani & Irkhami (2022); Ghoni et al. (2022); Katman et al. (2022); Suyadi et al. (2022); Santoso et al. (2023) found that knowledge of Zakat positively and significantly affects *muzakki's* intention in paying Zakat. Based on this, the hypothesis can be developed (H₁): knowledge of Zakat positively and significantly affects the government civil servant's intention in paying Zakat of the profession.

The level of one's religiosity can describe his behavior in everyday life. Zakat is one of the obligations for Muslims who can fulfill it so that the existence of religiosity in a person can affect his intention in paying Zakat. Studies on the influence of religiosity on *muzakki's* intention in paying Zakat have been studied by Nur'aini & Ridla (2015); Yazid (2017); Mazni Abdullah & Sapiei (2018); Mulyana et al. (2018); Sedjati et al. (2018); Jayanto & Munawaroh (2019); Mirawati (2019); Mukhibad et al. (2019); Pristi & Setiawan (2019); Setiawan (2019); Tho'in & Marimin (2019); Prastyo et al. (2021); Alfriani et al. (2022); Annas et al. (2022); Ghoni et al. (2022); Harmaini et al. (2022); Lestari et al. (2022), states that religiosity positively and significantly affects *muzakki's* intention in paying Zakat. Based on this, the hypothesis can be developed (H₂): religiosity positively and significantly affects the government civil servant's intention in paying Zakat of the profession.

The image of an institution is an external factor in influencing a person's behavior. When the image of a Zakat institution is good, it can influence someone's intention in paying Zakat. Studies

on the influence of institutional image on *muzakki's* intention in paying Zakat have been studied by Pangiuk et al. (2017); Yazid (2017); Aningsih (2019); Muawanah (2019); Haki (2020) found that institutional image positively and significantly affects *muzakki's* intention in paying Zakat. Based on this, the hypothesis can be developed (H₃): institutional image positively and significantly affects the government civil servant's intention in paying Zakat of the profession.

The transparency of an institution is also an external factor in influencing a person's behavior. When a Zakat institution is transparent in its financial management, it can influence someone's intention in paying Zakat. Studies on the effect of transparency on *muzakki's* intention in paying Zakat have been studied by Jayanto & Munawaroh (2019); Mukhibad et al. (2019); Alfitrah et al. (2021); Fikri & Najib (2021); Hildawati et al. (2021); Lestari et al. (2022); Muroqobatullah & Zamzami (2022); Salman (2022), states that transparency positively and significantly affects *muzakki's* intention in paying Zakat. Based on this, the hypothesis can be developed (H₄): transparency positively and significantly affects the government civil servant's intention in paying Zakat of the profession.

METHODOLOGY

This study was conducted in Bengkalis town, Riau province, Indonesia. This study employs a descriptive quantitative method. The population of this study is all government civil servant registered as government civil servant with the Bengkalis local government. Population approaches in 2021, accounted for 6,752 people (BKPP, 2022). Where an incidental technique with sample measurements using the Yamane (1968) formula to obtain a sample of 378 people. Data collection techniques undertakes primary data in the form of

questionnaires and secondary data in the form of literature. The data analysis technique generates multiple linear regressions with the help of SPSS software. However, before testing the validity, reliability, and classical assumptions, after that, testing the hypothesis and the determinant coefficient was also conducted.

RESULT

Demographic of Respondent

Based on the collected questionnaires, a total of 378 respondents, were obtained. The amount of data corresponds to the number of samples that had been determined previously because all respondents filled out and returned the questionnaires. The data is processed based on the characteristics of the respondents, namely gender, age, education level, and years of service. Based on gender, it can be explained that there were 154 male respondents (40.74%) and 224 female respondents (59.26%). Based on the age range, it can be explained that the number of respondents aged 21 to 30 years was 104 people (27.51%), the age range from 31 to 40 years was 129 people (34.13%), and the age range was 41 to 50 years was 145 people (38.36%). Based on the level of education, it can be explained that the number of respondents who graduated from high school or equivalent was 52 people (13.76%), 113 diploma people (29.89%), 193 bachelor people (51.06%), and 20 postgraduate people (5.29%). Based on years of service, it can be explained that the number of respondents with years of service 0 to 5 years does not exist, 6 to 10 years as many as 51 people (13.49%), 11 to 15 years 184 people (48.68%), 16 to 20 years 108 people (28.57%), and over 20 years 35 people (9.26%).

Descriptive Statistics

Based on the results of descriptive statistical tests, knowledge of Zakat obtained an average value of 35.46 and a standard deviation of 3.956. Religiosity obtained an average value of 42.02 and a standard deviation of 7.369. Institutional image obtained an average value of 35.71 and a standard deviation of 4.967. Transparency obtained an average value of 35.88 and a standard deviation of 3.160. Intention obtained an average value of 28.40 and a standard deviation of 5.899. This value indicates a good data distribution because the average value is greater than the standard deviation value.

Validity

Validity testing is tested to see whether the data is valid by comparing the value of r-stat with r-table; if $r\text{-stat} > r\text{-table}$, then the data is valid, otherwise invalid. The number of samples is 378, and the significance value is 5%, so the r-table value is 0.101. Based on all statement items from the validity test, knowledge of Zakat has the lowest r-stat value of 0.345, and the highest r-stat value is 0.793. Religiosity has the lowest r-stat value of 0.629, and the highest r-stat value is 0.976. Institutional image has the lowest r-stat value of 0.458, and the highest r-stat value is 0.975. Transparency has the lowest r-stat value of 0.606, and the highest r-stat value is 0.942. Intention has the lowest r-stat value of 0.759, and the highest r-stat value is 0.933. The questionnaire data is valid for all r-stat values of variables $> r\text{-table}$ (0.101).

Reliability

Reliability testing is carried out to see whether the data is reliable by comparing Cronbach's alpha value with 0.6; if Cronbach's alpha value is > 0.6 , then the data is reliable; otherwise not reliable. Based on the reliability test, Cronbach's alpha value for knowledge of Zakat is 0.773, religiosity is 0.948, the institutional image is

0.940, transparency is 0.835, and intention is 0.949. All Cronbach's alpha values are > 0.6 , so the questionnaire data is reliable.

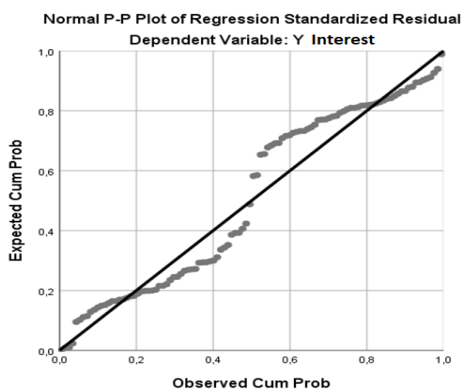


Figure 1 Normal P-P Plot

Source: primary data (processed)

Normality

The normality test is carried out in two ways: the Kolmogorov-Smirnov test and the normal P-P plot test. Based on the Kolmogorov-Smirnov test, a significance value of 0.673 was obtained, and the value is > 0.05 . Based on the normal P-P Plot test (Figure 1), it can be seen that the points (plot) spread following a diagonal line. Both tests show that the data is normally distributed.

Linearity

The linearity test is used to determine whether two variables have a linear relationship; if the linearity value is > 0.05 , then there is a linear relationship between the two variables; otherwise, it is not linear. Based on the linearity test, the linearity value was obtained between knowledge of Zakat and intention of 742.923, religiosity with an intention of 725.923, institutional image with an intention of 13613.482, and transparency with an intention of 5225.499. The four values are > 0.05 , so the four variables have a linear relationship with the variable of intention.

Heteroscedasticity

Heteroscedasticity testing was tested to determine whether the variables have the same variance. If the significance value is > 0.05 , then no symptoms of heteroscedasticity occur; otherwise, heteroscedasticity symptoms occur. Based on the Glejser test, the significance value of knowledge of Zakat is 0.377, religiosity is 0.141, the institutional image is 0.699, and transparency is 0.724. These four values are > 0.05 , so there are no symptoms of heteroscedasticity.

Multicollinearity

Multicollinearity testing is tested to determine whether there is a close relationship between independent variables. If the tolerance value is > 0.1 and VIF < 10 , then multicollinearity does not occur; otherwise, multicollinearity occurs. The results of the multicollinearity test show that knowledge of Zakat has a tolerance value of 0.269 and VIF of 3.716. Religiosity has a tolerance value of 0.307 and VIF of 3.256. Institutional image has a tolerance value of 0.431 and a VIF of 2.320. Transparency has a tolerance value of 0.782 and a VIF of 1.279. Each variable has a tolerance value > 0.1 and VIF < 10 , so there is no multicollinearity.

Hypothesis Test

Hypothesis testing is tested using the t-test to see partially whether the independent variable has an influence or not on the dependent variable; by comparing the t-stat with the t-table and the significance value, it is known that the t-table value is 1.966. The F-test is used to see simultaneously whether the independent variable has an influence or not on the dependent variable; by comparing the F-stat value with F-table and the significance value, it is known that the F-table value is 2.40. The determinant

coefficient test is used to see how much the percentage of the independent variable influences the dependent variable.

Table 1 Hypothesis Test Results

Model	Coefficient	T/F	Sig.	R Square
Knowledge of Zakat (X1) → Intention	5.414	87.001	0.031	0.516
Religiosity (X2) → Intention	7.090	226.746	0.033	0.887
Institutional Image (X3) → Intention	5.675	144.931	0.040	0.733
Transparency (X4) → Intention	1.021	22.331	0.021	0.800
X1, X2, X3, X4 → Intention	-	53254.923	0.000	0.998

Source: primary data (processed)

Table 1 shows that knowledge of Zakat (X1) → intention has a coefficient value of 5.414, t-stat 87.001, sig. 0.031, and R Square 0.516. T-stat value (87.001) > t-table (1.966), sig. (0.031) < 0.05, and the coefficient is positive, so the hypothesis (H₁) is accepted. Religiosity (X2) → intention has a coefficient value of 7.090, t-stat 226.746, sig. 0.033, and R Square 0.887. T-stat value (226.746) > t-table (1.966), sig. (0.033) < 0.05, and the coefficient is positive, so the hypothesis (H₂) is accepted. Institutional image (X3) → intention has a coefficient value of 5.675, t-stat 144.931, sig. 0.040, and R Square 0.733. T-stat value (144.931) > t-table (1.966), sig. (0.040) < 0.05, and the coefficient is positive, so the hypothesis (H₃) is accepted. Transparency (X4) → intention has a coefficient value of 1.021, t-stat 22.331, sig. 0.021, and R Square 0.800. T-stat value (22.331) > t-table (1.966), sig. (0.021) < 0.05, and the coefficient is positive, so the hypothesis (H₄) is accepted. X1, X2, X3, X4 → intention has a value of F-stat 53254.923, sig. 0.000, and R Square 0.998. F-stat value (53254.923) > F-table (2.40), sig. (0.000) < 0.05, meaning that simultaneously knowledge of Zakat, religiosity, institutional image, and transparency have a significant effect on the government civil servant's intention in paying Zakat profession, with a significant influence of 99.8%.

The Effect of Knowledge of Zakat on Intention

The results of this study indicate that the hypothesis (H₁) is accepted; meaning that knowledge of Zakat positively and significantly affects the government civil servant's intention in paying Zakat profession. This indicates that the higher the knowledge of government civil servant regarding Zakat, the higher their intention in paying Zakat profession, the lower the knowledge of government civil servant regarding Zakat, the lower their intention in paying Zakat profession. Knowledge of Zakat's effect on the government civil servant's intention in paying Zakat profession is 51.6 percent. This illustrates that the effect is in the medium category. According to the theory of behavior, a person's behavior can change for any reason, one of which is knowledge. Zakat benefits the giver of Zakat (*muzakki*) and those who receive it (*mustahiq*). Zakat is an obligation for Muslims who are able and, on the other hand, will not become poor for those who pay Zakat, especially Zakat profession. This knowledge and others regarding Zakat can attract the government civil servant's intention in paying Zakat profession. The results of this study are supported by the study of Nur & Zulfahmi (2018); Sedjati et al. (2018); Nugroho & Nurkhin (2019); Haki (2020); Hamzah & Kurniawan (2020); Saad et al. (2020); Pakpahan et al. (2021); Prastyo et al. (2021); Rosalinda et al. (2021); Amma & Rifa'i (2022); Annas et al. (2022); Fitriyani & Irkhami (2022); Ghoni et al. (2022); Katman et al. (2022); Suyadi et al. (2022); Santoso et al. (2023), found that

knowledge of Zakat positively and significantly affects *muzakki's* intention in paying Zakat. However, the results of this study are in contrast to the study conducted by Athar & Arif (2021); Muhammad Abdullah et al. (2022); Harmaini et al. (2022); Mubarok & Safitri (2022); Putra & Lestari (2022), found that knowledge of Zakat does not affect *muzakki's* intention in paying Zakat.

The Effect of Religiosity on Intention

The results of this study indicate that the hypothesis (H₂) is accepted; meaning that religiosity positively and significantly affects the government civil servant's intention in paying Zakat profession. This indicates that the higher the religiosity of the government civil servant, the higher their intention in paying Zakat profession, the lower the level of religiosity of the government civil servant, the lower their intention in paying Zakat profession. The influence of religiosity on the government civil servant's intention in paying Zakat profession is 88.7 percent. This illustrates that the influence in the category is powerful. According to the theory of behavior, a person's behavior can change for any reason, one of which is religiosity. Zakat is an order from Allah that capable Muslims must fulfill with a high level of religiosity; someone cannot ignore Allah's commandment so that a desire or intention arises from within his heart to pay Zakat as worship to Allah and concern for fellow human beings. Therefore, the level of religiosity of the government civil servant can influence their intention in paying Zakat profession. The results of this study are supported by the study of Nur'aini & Ridla (2015); Yazid (2017); Mazni Abdullah & Sapiei (2018); Mulyana et al. (2018); Sedjati et al. (2018); Jayanto & Munawaroh (2019); Mirawati (2019); Mukhibad et al. (2019); Pristi & Setiawan (2019); Setiawan (2019); Tho'in & Marimin (2019); Prastyo et al. (2021); Alfriani et al. (2022); Annas et al. (2022); Ghoni et al. (2022); Harmaini et al. (2022);

Lestari et al. (2022), found that religiosity positively and significantly affects *muzakki's* intention in paying Zakat. However, the results of this study are in contrast to a study conducted by Nugroho & Nurkhin (2019); Ayuningtyas & Sari (2020); Alfitrah et al. (2021); Mubarok & Safitri (2022), found that religiosity does not affect *muzakki's* intention in paying Zakat.

The Effect of Institutional Image on Intention

The results of this study indicate that the hypothesis (H₃) is accepted; meaning that the image of Zakat institutions positively and significantly affects the government civil servant's intention in paying Zakat profession. This indicates that the better the image of the Zakat institution, the government civil servant's intention in paying Zakat profession, the worse the image of Zakat institutions, the lower the intention of government civil servants in paying Zakat profession. The effect of institutional image on the government civil servant's intention in paying Zakat profession is 73.3 percent. This illustrates that the influence is in a strong category. The behavioral theory states that a person's behavior can change due to external factors, one of which is the image of the institution. Someone will be attracted to an institution if it has a good image; it has become essential to human behavior because humans tend to do good things. Therefore, the image of a Zakat institution can influence the government civil servant's intention in paying Zakat profession. The results of this study are supported by the study of Pangiuk et al. (2017); Yazid (2017); Aningsih (2019); Muawanah (2019); Haki (2020), found that institutional image had a positive and significant effect on *muzakki's* intention in paying Zakat. However, the results of this study are in contrast to a study conducted by Nur'aini & Ridla (2015); Sofiyani & Kristiyono (2021), found that institutional

image does not affect *muzakki*'s intention in paying Zakat.

The Effect of Transparency on Intention

The results of this study indicate that the hypothesis (H₄) is accepted; meaning that the transparency of Zakat institutions positively and significantly affects the government civil servant's intention in paying Zakat profession. This indicates that the better the transparency of Zakat institutions, the higher the government civil servant's intention in paying Zakat profession, the poorer the transparency of the Zakat institution, the lower the government civil servant's intention in paying Zakat profession. The effect of transparency on the government civil servant's intention in paying Zakat profession is 80 percent. This illustrates that the influence is in a strong category. The behavioral theory states that a person's behavior can change due to external factors, one of which is transparency. Transparency is related to openness and honesty; when there is openness and honesty in an institution, someone will be interested in participating. Therefore, the transparency of Zakat institutions is crucial because it can the government civil servant's intention in paying Zakat profession. The results of this study are supported by the study of Jayanto & Munawaroh (2019); Mukhibad et al. (2019); Alfitrah et al. (2021); Fikri & Najib (2021); Hildawati et al. (2021); Lestari et al. (2022); Muroqobatullah & Zamzami (2022); Salman (2022), found that transparency positively and significantly affects *muzakki*'s intention in paying Zakat. However, the results of this study are in contrast to a study conducted by Kabib et al. (2021); Putra & Lestari (2022); Putri et al. (2022), found that transparency does not affect *muzakki*'s intention in paying Zakat.

CONCLUSION

The results of this study show that partial knowledge of Zakat, religiosity, institutional image, and transparency positively and significantly affects the government civil servant's intention in paying Zakat profession. Religiosity is the most dominant factor in influencing the government civil servant's intention in paying Zakat of the profession, with a significant influence of 88.7 percent. Simultaneously knowledge of Zakat, religiosity, institutional image, and transparency significantly affect the government civil servant's intention in paying Zakat profession, with a significant influence of 99.8 percent. This study can complement the existing theory. Practically it can be used as reference material for Zakat management institutions in increasing *muzakki*'s intention in paying Zakat in terms of knowledge of Zakat, religiosity, institutional image, and transparency. This study has limitations, both in terms of variables and samples. Further studies need to be carried out to produce a complete study. It is hoped that further studies can add to the factors that influence *muzakki*'s intention in paying Zakat, such as accountability, income level, service quality, trust, and financial technology. Then the sample size needs to be expanded to avoid biased results. For Zakat management institutions, it can improve socialization regarding Zakat so that people's knowledge about Zakat is getting better. Then Zakat management institutions are also expected to improve the image and transparency of institutions because these factors can influence *muzakki*'s intention in paying Zakat.

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