

# Examining Employee Intention in Paying Professional Zakat: A Model of Zakat Knowledge, Altruism, Transparency, and Trust

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## ABSTRACT

**Purpose:** This study examined the factors influencing employees' intention to pay professional zakat in the Jakarta area. Although the potential of professional zakat in Indonesia was substantial, its collection remained low due to limited public understanding and participation.

**Methodology:** This research uses a quantitative approach with data collected from 120 employees through a structured questionnaire. Multiple linear regression analysis was conducted using SPSS version 26 to test the influence of zakat knowledge, altruism, transparency, and trust on payment intention.

**Results:** The findings reveal that zakat knowledge, altruism, and trust significantly influence the intention to pay professional zakat, while transparency has no significant effect. These results highlight the importance of cognitive and trust-related factors in shaping payment intention.

**Conclusion:** Strengthening zakat literacy and building trust in zakat institutions are essential strategies to enhance professional zakat participation. The study underscores that internal understanding and trust are stronger predictors than perceived transparency.

**Implications:** The limited sample size and focus on the Jakarta area may restrict the generalizability of the findings. Future research should expand the scope and consider broader populations to validate the results.

**Originality:** This study offers originality by simultaneously analyzing zakat knowledge, altruism, transparency, and trust within a single empirical model. It provides a more comprehensive perspective compared to prior studies that examined these variables separately.

## ARTICLE INFO

**Keywords:** altruism, knowledge, transparency, trust, paying zakat

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## INTRODUCTION

In Islamic economics, zakat is seen as an important tool for redistributing wealth and reducing inequality. In Indonesia, zakat management was strengthened through the Law of the Republic of Indonesia Number 23 of 2011, which established BAZNAS to improve the collection and distribution of zakat (Puskas BAZNAS, 2022b). Among various types of zakat, professional zakat on regular income has great potential but remains underutilized. This zakat is increasingly relevant as more people earn fixed monthly salaries, especially in Jabodetabek. As zakat from lawful income, professional zakat serves both as a religious duty and a means to promote social justice (Al Muqtasim et al., 2025). This modern concept was further developed by scholars like Yusuf Qardhawi, and contemporary *fiqh* scholars continue to discuss its interpretation (Ashfahany, Savitri, & Anggraeni, 2023).

Despite this potential, the actual collection of professional zakat in Indonesia is still far below expectations. The 2023 Indonesian Zakat Outlook estimates income zakat potential at around 97 trillion rupiah annually, yet actual collection is much lower. In Jabodetabek alone, zakat from employees could exceed 5 trillion rupiah per year, with BUMN employees contributing up to 2.5 trillion (Nasional et al., 2023). These numbers show a large gap between potential and actual professional zakat collection.

A major factor contributing to the low intention to pay professional zakat is the limited understanding among eligible employees regarding its obligations and procedures. Many are unaware that professional zakat is mandatory on regular income such as salaries once it reaches the *nishab* (Sutisna, 2023). This lack of understanding is also reflected in a Baznas survey, which reports that Indonesian millennials and Generation Z have insufficient knowledge of existing zakat regulations (Baznas, 2024). Taken together, these findings suggest that low compliance is influenced by multiple knowledge-related gaps, with zakat knowledge, particularly regarding calculation, institutional roles, regulations, and distribution programs, emerging as one of the most significant determinants (Martono et al., 2019; Hakim et al., 2021; Kasri & Sosianti, 2023; Mutmainah, Berakon, & Yusfiarto, 2024).

Low awareness is further influenced by insufficient zakat knowledge, weak altruistic motivation, low social concern, and unstable economic conditions (Muliati & Cheriah, 2023). In addition, factors such as altruism or concern for others (Adhiatma & Fachrunnisa, 2021; Oktaviani, 2022), as well as the transparency and trustworthiness of zakat institutions, also play a significant role in shaping an individual's willingness to pay professional zakat (Martono et al., 2019; Cahyani, Sari, & Affandi, 2022; Muflih, 2022; Kasri & Sosianti, 2023). Altruism itself reflects social concern and empathy for others that motivates individuals to willingly sacrifice

part of their wealth to fulfill the rights of the *mustahiq* (Tanjung, A.W.S. et al., 2023).

From a governance perspective, the importance of transparency in influencing zakat payment behavior can be explained through the lens of Good Corporate Governance (GCG) theory. GCG emphasizes key principles such as transparency, accountability, responsibility, independence, and fairness, which guide institutions in managing resources ethically and effectively. In the Indonesian context, the GCG framework established by the Komite Nasional Kebijakan Governance (KNKG, 2006) underscores transparency as a fundamental principle that ensures openness in decision-making and financial reporting. In Zakat Management, this openness related to reporting fund collection, allocation, and distribution, is essential for strengthening public trust. Transparency is also viewed as an obligation for organizational managers to uphold openness in both decisions and information dissemination (Saddam et al., 2024). When Zakat Institutions clearly disclose financial information and program outcomes, employees are more confident that their contributions are managed professionally and benefit the intended recipients. As a result, trust becomes a key factor in enhancing employees' interest and commitment to pay professional zakat regularly, while also motivating them to support institutions perceived as responsible and transparent (Anisa et al., 2024).

Research related to intention of paying zakat has been explored worldwide, which involving variables of attitude, subjective norm, and perceived behavioral control in Alegra (Sadallah, Abdul-Jabbar, & Azis, 2023), while trust, quality and services, proximity, and the zakat knowledge are more significant affect paying zakat intention in Tunisia (Said, Zaouali, & Hakim, 2021). Additionally, the intention of paying professional zakat has been explored in several regions in Indonesia, either it is specifically studied on civil servants, such as Palembang (Putra, 2022) and East Lombok (Mulyadi, Musawar, & Azkar, 2025), or other occupations in general, including business owners (Aziz & Anim, 2020) and members of social community in Indonesia (Syaputra, Ardiansyah, & Sa'adah, 2025). However, it has never been studied specifically among employees in Jabodetabek area, which has a higher regional minimum wage than East Lombok and Palembang.

## **METHODOLOGY, DATA, AND ANALYSIS**

This study employs a quantitative research method to examine the determinants of professional zakat payment intention. The sampling technique used in this research is non-probability sampling with the purposive sampling approach. Respondents were selected based on three predetermined criteria is residing or working in the Jabodetabek area, being muslim, and having experience in paying or not paying professional zakat.

The minimum sample size was calculated using the Lemeshow formula:

$$n = \frac{Z\alpha^2 \cdot P \cdot Q}{L^2} = \frac{(1,96)^2 \cdot 0,5 \cdot 0,5}{(0,1)^2} = 96,04 \quad (1)$$

Thus, a minimum of 96 respondents was required. To facilitate the analysis and reduce potential sampling error, the number was rounded to 100 respondents. However, data collection yielded 120 valid responses, and all were included in the analysis to increase statistical power and model stability.

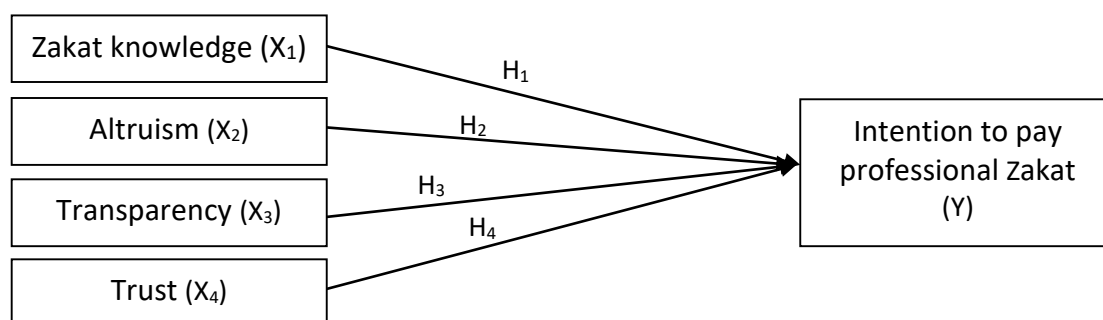
The stages of data analysis include data quality testing, BLUE testing, multiple linear regression analysis, and hypothesis testing on the independent variables. Validity testing is conducted at the initial stage to evaluate the validity of the questionnaire used, while reliability testing is carried out to assess the extent to which the questionnaire can consistently serve as an indicator of a variable or construct. Lastly, Structural Equation Model (SEM-PLS) method was employed to analyze four hypotheses as shown in the **Figure 1**, including:

H<sub>1</sub>: Zakat knowledge (X<sub>1</sub>) significantly influences employees' intention to pay professional zakat (Y).

H<sub>2</sub>: Altruism (X<sub>2</sub>) significantly influences employees' intention to pay professional Zakat (Y).

H<sub>3</sub>: Transparency of Zakat institutions (X<sub>3</sub>) significantly influences employees' intention to pay professional Zakat (Y).

H<sub>4</sub>: Trust in Zakat institutions (X<sub>4</sub>) significantly influences employees' intention to pay professional Zakat (Y).



Source: Author

**Figure 1. Research Framework**

To minimize potential data bias, the study applied several measures, such as using clear and neutral questionnaire items, ensuring respondent anonymity to reduce social desirability bias, and screening responses for inconsistencies or unusually rapid completion times. These steps help ensure that the data collected accurately represent the respondents' perceptions.

## RESULTS AND DISCUSSIONS

Before presenting the findings of this research, the collected data were first tested for validity and reliability to ensure that each instrument accurately measured the intended variables and produced consistent results. Based on the **Table 1**, all items fulfilled the required validity criteria and demonstrated acceptable reliability values, confirming that the dataset was suitable for further analysis.

**Table 1. Validity Test Result**

| Variables            | Variable Items | r-count | r-table | Result |
|----------------------|----------------|---------|---------|--------|
| Zakat Knowledge (X1) | PZ.1           | 0.78    | 0.15    | Valid  |
|                      | PZ.2           | 0.68    | 0.15    | Valid  |
|                      | PZ.3           | 0.80    | 0.15    | Valid  |
|                      | PZ.4           | 0.78    | 0.15    | Valid  |
|                      | PZ.5           | 0.70    | 0.15    | Valid  |
|                      | PZ.6           | 0.75    | 0.15    | Valid  |
| Altruism (X2)        | AL.1           | 0.77    | 0.15    | Valid  |
|                      | AL.2           | 0.78    | 0.15    | Valid  |
|                      | AL.3           | 0.73    | 0.15    | Valid  |
|                      | AL.4           | 0.70    | 0.15    | Valid  |
|                      | AL.5           | 0.76    | 0.15    | Valid  |
|                      | AL.6           | 0.76    | 0.15    | Valid  |
| Transparency (X3)    | TR.1           | 0.86    | 0.15    | Valid  |
|                      | TR.2           | 0.74    | 0.15    | Valid  |
|                      | TR.3           | 0.71    | 0.15    | Valid  |
|                      | TR.4           | 0.77    | 0.15    | Valid  |
|                      | TR.5           | 0.80    | 0.15    | Valid  |
|                      | TR.6           | 0.72    | 0.15    | Valid  |
| Trust (X4)           | KP.1           | 0.81    | 0.15    | Valid  |
|                      | KP.2           | 0.72    | 0.15    | Valid  |
|                      | KP.3           | 0.78    | 0.15    | Valid  |
|                      | KP.4           | 0.71    | 0.15    | Valid  |
|                      | KP.5           | 0.72    | 0.15    | Valid  |
|                      | KP.6           | 0.76    | 0.15    | Valid  |
|                      | KP.7           | 0.73    | 0.15    | Valid  |
|                      | KP.8           | 0.68    | 0.15    | Valid  |
| Interest (Y)         | MT.1           | 0.80    | 0.15    | Valid  |
|                      | MT.2           | 0.77    | 0.15    | Valid  |
|                      | MT.3           | 0.78    | 0.15    | Valid  |
|                      | MT.4           | 0.80    | 0.15    | Valid  |
|                      | MT.5           | 0.83    | 0.15    | Valid  |

Source: Data Processing of SPSS

Based on the validity test **Table 1**, the overall r-count values for the 32 statement items of the variable indicators are greater than the r-table value of 0.15 at a 5% significance level.

**Table 2. Reliability Test Result**

| Variables            | Cronbach's Alpha | R critical | Result   |
|----------------------|------------------|------------|----------|
| Zakat Knowledge (X1) | 0.84             | 0.60       | Reliable |
| Altruism (X2)        | 0.84             | 0.60       | Reliable |
| Transparency (X3)    | 0.86             | 0.60       | Reliable |
| Trust (X4)           | 0.89             | 0.60       | Reliable |
| Interest (Y)         | 0.85             | 0.60       | Reliable |

Source: Data Processing of SPSS

Based on the results of the reliability test in the **Table 2**, it can be stated that all variables

have a Cronbach's Alpha value greater than 0.60. Therefore, these results have proven that the items have a reliable value.

**Table 3. Normality Test Result**

| Parameters               |                | Unstandardized Residual |
|--------------------------|----------------|-------------------------|
| N                        |                | 120                     |
| Normal Parameters        | Mean           | 0                       |
|                          | Std. Deviation | 1                       |
| Most Extreme Differences | Absolute       | 0.09                    |
|                          | Positive       | 0.09                    |
|                          | Negative       | -0.07                   |
| Kolmogorov-Smirnov Z     |                | 1.03                    |
| Asymp. Sig. (2-tailed)   |                | 0.24                    |

Source: Data Processing of SPSS

Based on the **Table 3**, the asymp. Sig (2-tailed) shows a value of 0,005, which is less than 0,05. This indicates that the data does not follow a normal distribution. This study chooses to use an alternative approach, namely the Monte Carlo method. After performing the normality test using the Monte Carlo model Sig. (2-tailed), a value of 0.240 was obtained, which is greater than 0.05. From this result, it can be concluded that the residuals of research data have a normal distribution.

**Table 4. Multicollinearity Test Result**

| Predictor            | Tolerance | VIF  |
|----------------------|-----------|------|
| Zakat Knowledge (X1) | 0.19      | 5.32 |
| Altruism (X2)        | 0.10      | 9.55 |
| Transparency (X3)    | 0.20      | 4.91 |
| Trust (X4)           | 0.15      | 6.70 |

Source: Data Processing of SPSS

Based on the test results in the **Table 4**, it is concluded that all independent variables have a VIF value of less than 5. Therefore, it can be concluded that there is no indication of multicollinearity among the independent variables in the regression model. After these preliminary tests, descriptive statistics were used to outline the characteristics of the respondents. Of the 120 respondents, based on gender, the majority who were interested in playing professional zakat were women, namely 75%. In terms of the most common work location, Tangerang, namely 25%, with the most common occupation being private employee, namely 49.2%.

**Table 5. Autocorrelation Test Result**

| Model | R    | R-square | Adjusted R-square | Std. Error of the Estimate |
|-------|------|----------|-------------------|----------------------------|
| 1     | 0.92 | 0.85     | 0.85              | 1.25                       |

Source: Data Processing of SPSS

Based on the **Table 5** above, the Adjusted R Square value is 0.847, addition to the adjusted R Square value of 0.923 which indicates that the variables of zakat knowledge, altruism, transparency, and trust influence 92,3% of the dependent variable of employees' interest in

paying professional zakat in the Jabodetabek region, while the remaining 7.7% is influenced by other variables outside the model tested in this study.

**Table 6. Multiple Linear Regression Analysis Test**

| Model                | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|----------------------|-----------------------------|------------|---------------------------|-------|------|
|                      | B                           | Std. Error | Beta                      |       |      |
| (Constant)           | 0.76                        | 0.63       |                           | 1.20  | 0.23 |
| Zakat Knowledge (X1) | 0.85                        | 0.07       | 0.98                      | 11.82 | 0.00 |
| Altruism (X2)        | -0.46                       | 0.09       | -0.56                     | -5.06 | 0.00 |
| Transparency (X3)    | 0.03                        | 0.06       | 0.44                      | 0.44  | 0.66 |
| Trust (X4)           | 0.30                        | 0.06       | 0.49                      | 5.22  | 0.00 |

Source: Data Processing of SPSS

Therefore, based on the **Table 6**, the research model used refers to a multiple linear regression model will be the following equation:

$$y = 0.760 + 0.851 X_1 - 0.458 X_2 + 0.028 X_3 + 0.301 X_4 + \varepsilon \quad (2)$$

**Table 7. F-Test Result**

| Model      | Sum of Square | df  | Mean Square | F      | Sig.  |
|------------|---------------|-----|-------------|--------|-------|
| Regression | 1034.04       | 4   | 258.51      | 165.23 | 0.001 |
| Residual   | 179.92        | 115 | 1.57        |        |       |
| Total      | 1213.97       | 119 |             |        |       |

Source: Data Processing of SPSS

Based on the **Table 7**, the results of the simultaneous effect test can be seen using the F column in the ANOVA table above. The calculated F value in this study is 165.229, which is greater than the F table of 2.45 with a significance value of  $0.000 < 0.05$ . It can be concluded that the variables of zakat knowledge, altruism, transparency, and trust influence the variable of employee interest in paying professional zakat.

Zakat Knowledge, Altruism, and Trust have a significant value less than 0.05 indicates a significant partial effect on employees' interest in paying zakat, thus  $H_0$  was rejected and  $H_1$  was accepted. Meanwhile, transparency does not affect dependent variable (Sig.  $0.658 > 0.05$ ), then  $H_0$  was accepted. Additionally, zakat knowledge and trust positively affect employees' interest in paying zakat, while altruism applies the opposite. It indicates that the increasing of zakat knowledge and trust in zakat institutions will increase intention. Otherwise, the higher altruism among zakat payers (*muzaki*), the lower intention in paying zakat.

It can be explained that personal knowledge about zakat is still greatly influenced by the *fiqh* perspective and needs to be expanded with views that enable Zakat empowerment (Aziz et al., 2023). Zakat knowledge is a person's ability to understand various information related to Zakat. This includes understanding the laws that regulate it, the amount of assets that must be given zakat, planning for collecting zakat, how to use zakat funds, as well as increasing awareness regarding the obligation to pay zakat as a form of social worship

(Najmudin et al., 2023).

In addition, trust is also one of the factors driving employees' intention to pay zakat, as they believe that the zakat they pay is truly managed well and has a tangible impact on those entitled to receive it. This sense of trust creates comfort and a strong incentive to continue paying professional zakat and is also influenced by the integrity and credibility of the zakat institution. When a Zakat institution successfully demonstrates a good reputation, professional service, and honest and open communication, it will directly impact employees' desire to pay zakat through that institution. Thus, trust fosters a sense of confidence and security in employees regarding the Zakat Management process, thereby increasing their interest in paying professional Zakat through a trusted Zakat institution.

However, it is important to note that the intention of professional zakat payers to pay professional zakat, which is negatively influenced by altruism, demonstrates that the concept of altruism, which emphasizes a person's willingness to perform beneficial actions for others without expecting any reward or personal gain (Aruningtyas, 2024), can be implemented through any medium or institution. In this case, a heightened sense of altruism will provide an alternative for prospective zakat payers to distribute their zakat directly, by passing the formal zakat institution, within other schemes such as donation, charity, or the other form. As a survey of zakat literacy index shows 62.68% of millennials and generation Z prefer to pay zakat through religious figures or directly to *mustahik*, mosque administrators, Islamic boarding schools, or the other Islamic foundations rather than paying zakat through official and licensed zakat institutions.

## **CONCLUSION AND SUGGESTION**

This study was conducted to address the research problem of understanding the factors that influence employees' interest in paying professional zakat in the Jabodetabek area, where zakat compliance among working professionals remains relatively low. By examining the roles of zakat knowledge, altruism, transparency, and trust in zakat institutions, the research aimed to identify which variables significantly shape employees' intention to fulfil their zakat obligations.

The hypothesis testing results show that zakat knowledge, altruism, and trust have a significant positive effect on employees' interest in paying professional zakat, with zakat knowledge emerging as the strongest determinant. Employees who understand the concept, legal basis, and procedures of zakat are more aware and motivated to comply. Altruism also plays an important role, as individuals with stronger empathy and social concern are more

inclined to contribute to the welfare of zakat beneficiaries. Trust in zakat institutions further enhances interest, particularly when employees believe that zakat organizations manage and distribute funds in a reliable and professional manner. In contrast, transparency did not show a significant influence, suggesting that this factor is not yet perceived as a dominant motivator by employees.

The findings contribute to the theoretical development of zakat behavior by highlighting the importance of knowledge, prosocial values, and institutional trust. Practically, the results imply the need for companies and zakat institutions to strengthen zakat literacy, foster a culture of social awareness, and maintain professional governance to enhance public trust. Future research may broaden the geographic scope, increase respondent numbers, or include additional variables to provide a more comprehensive understanding of professional zakat payment behavior in Indonesia.

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