



Understanding zakat payments in Indonesia: A psychological perspective on muzakki behaviour

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Abstract

The muzakki decision to pay zakat is influenced by behavioural finance, which considers psychological factors like emotions and beliefs. This research aims to establish a model for zakat payments that incorporates perceptions, financial behaviours, and religiosity among muzakki. This research analyses and evaluates what a practical and relevant model to be used by muzakki in behavioural finance-based zakat payment decisions in zakat management organisation, having good perceptions, financial behaviour, psychology, emotions, and religiosity, as well as a commitment to zakat payments in zakat management organisation is. His research indicates that money's psychology (X1) influences Muzakki's decision to pay zakat in behavioural finance. Perception (X2) and external locus of control (X3) do not affect this decision. The emotional quotient (Z) significantly impacts Muzakki's zakat decisions and moderates the psychology of money (X1) on these decisions. However, it does not moderate Perception (X2) about zakat payments. Lastly, the emotional quotient (Z) moderates the external locus of control (X3), affecting Muzakki's decision to pay zakat at management organisations in behavioural finance. Zakat management organisations can effectively tailor their strategies to align with behavioural finance principles, addressing the psychological and emotional factors driving Muzakki's decisions.

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Introduction

Zakat is one of the pillars of Islam and must be done by Muslims for those who have sufficient means. If all its potential is implemented in accordance with existing laws and regulations and the instructions of the Qur'an and As-Sunnah, Zakat plays an important role in improving the economy of the country and the Indonesian Muslim community. Zakat is also a practice that is mandatory for every Muslim. Zakat can also purify the property owned, as mentioned in Al-Qur'an Surah At-Taubah verse 103.

Viewed from a religious aspect, the obligation to give zakat is one of Islam's most strategic pillars, placed in the middle position between the five pillars. This indicates the truth of a person's faith and Islam because zakat worship is a barometer of harmonising a person's vertical relationship with Allah SWT and horizontal relationships with fellow humans. Zakat worship has a multi-dimensional insight, namely a spiritual obligation to Allah SWT (mahdhah worship), an obligation to carry out the mandate of Allah SWT in carrying out the functions of His absolute property in his capacity as His caliph on earth and a social obligation (mu'amalah). In assisting and assisting economically weak groups, the poor and other poor people in improving their quality of life (Qadir, 2001). One of the aims of enforcing zakat is to raise the status of the poor so that they can get out of the difficulties they experience in life and the suffering caused by poverty. Moreover, it strengthens ties of friendship and Islamic brotherhood among Muslims so that mutual help arises between them (Muhammad & Bakar, 2011).

Based on several opinions above relating to the factors that influence muzakki paying zakat, it can be concluded that these opinions are related to the psychology within the muzakki, where psychological science is the study of human behaviour or human activities based on psychological factors, which is generally influenced by environmental forces, both the internal environment and the external environment, where psychological theory is grouped into one of the sub-fields of management science, namely financial management, one of the topics of which is behavioural finance. Behavioural finance is an approach that explains how humans manage finances, influenced by psychological factors, and these factors also have a significant role in determining decision-making (Manurung, 2012). The muzakki decision approach in paying zakat can be based on behavioural finance, where decisions related to finance are influenced by psychological factors such as emotions, traits, preferences and various things that exist in humans as intellectual and social creatures, which will interact with underlying the emergence of decisions. Carrying out actions is also closely related to the muzakki's decision to pay zakat, which is influenced by character, emotions, knowledge, and beliefs, which are psychological factors within the muzakki themselves. This study analyses the factors influencing muzakki's decision to pay zakat in zakat management organisations in Indonesia.

Literature Review

Zakat and zakat institutions

Zakat in Arabic means *al-barakah* (blessing), *an-nama* (growth/development), *at-taharah* (purity) and *as-falsh* (goodness). Meanwhile, in terms of terms, zakat is a particular portion of the wealth Allah requires to be distributed to people entitled to receive it (Al-Qardhawi, 2001). Zakat is a form of worship that is part of the pillars of Islam. This worship is a relationship between servants and their God or *habluminallah*, and between servants and servants or *habluminannas* (Maulana, 2020). Many types of zakat must be paid by muzakki, such as zakat fitrah, zakat mal or zakat on assets, and zakat on professions (Huda & Ghofur, 2012). The eight groups (asnaf) entitled to receive zakat are as follows (Wibowo & Mei, 2015), people with low incomes, amil, converts, *riqab*, *gharim*, *sabilillah*, and *ibn sabil*. Al-Qur'an verses that show the command regarding zakat include the Al-Qur'an Surah Al-Baqarah: 43.

Maqasid Ash-Sariah zakat

Maqasid ash-syariah, according to Ibn Asyur, is the procedure desired by *ash-Syari* (Allah) to realize beneficial human desires or to protect their general benefit in their activities so that their efforts for personal interests do not destroy everything which has been used as a foundation for realizing their general benefit, whether due to negligence or driven by deviant desires and desires (Asnaini, 2008). During the Umar bin Khatab era, social, economic and political life became increasingly complex, and these two sources of funds collection were ultimately obligatory for all Muslims (Sartika, 2008).

Decision muzakki paying zakat

The decision to pay zakat is a readiness to pay zakat with the demand for awareness. Muzakki's awareness of giving zakat is a necessity for Muslims, and this will be realised through efforts to pay attention to the rights of the poor and other mustahik (Rizkia et al., 2014). The behaviour of paying zakat is the muzakki's way of carrying out obligations regarding the assets he owns to fulfil his obligations as a Muslim (Bachmid, 2012). Previous research has discussed factors influencing income zakat payments, such as religiosity, income, and trust in amil zakat institutions (Widiyatsari & Sidabalok, 2022). Furthermore, other research examines the factors that influence the muzakki's decision to distribute zakat: trust, religiosity, income and the quality of accounting information (Bahri, et al., 2021). Another study shows that knowledge and trust influence muzakki's motivation to pay for zakat, while income does not affect muzakki's motivation to pay for zakat (Fahmi & Nur, 2018).

Psychological of money

Attitude towards money is a person's state of mind, opinion, and assessment of their financial situation or an individual's perception of money based on their experiences and situations in life (Pradiningtyas & Lukiasuti, 2019). The psychology of money (attitude towards money) also influences muzakki's compliance in paying professional zakat at Amil Zakat Agency in Indonesia. The psychology of money (attitude towards money) concerns beliefs about financial behaviour and its advantages and disadvantages (Nuryana, 2016). Previous research shows that the psychology of money (attitude towards money) positively influences the decision to pay zakat (Ardianto & Sumarsono, 2018). Furthermore, the relationship between attitude and intention is also positive; the more significant the feeling about helping others, the greater the amount of zakat, alms, infaq, and other social assistance (Mahardika, 2020).

H1: Psychology of money has a positive significant effect on muzakki's decision to pay zakat in zakat management organisations

Perception

Perception is giving meaning to sensory stimuli (Rakhmat, 2007). Perception is divided into two parts: perception of objects (physical environment) and perception of humans or society. Perception of humans is more complicated and complex because humans are dynamic. Previous research has significantly influenced the muzakki's perception of the muzakki's decision to pay for zakat at the amil zakat national agency (Rahmah, 2020; Rahim, 2019). Perceived convenience positively and significantly affects Muzakki's decision to pay zakat via mobile banking (pramahadi, 2023).

H2: perception has a positive significant effect on muzakki's decision to pay zakat in zakat management organisations.

External locus of control

External locus of control is a person's tendency to believe that the environment controls events in his life. Locus of control is the behaviour of a person who believes that what happens to him is the result of his actions (Grable et al., 2009). Locus of control describes a person's perception regarding the relationship between the actions taken and the consequences/results (Pradiningtyas & Lukiastuti, 2019). External control variables influence muzakki's interest in paying zakat. A person with good religiosity believes and obeys God's commands (Febrianti & Yasin, 2023). However, other research shows that external control does not affect muzakki's interest in paying zakat through Baitul Mal (Dewi, 2022). Another research shows that external locus of control (external control) has no influence on the muzakki's decision to pay zakat, infaq, and sadaqah through the Amil Zakat Institute (Mahardika, 2018).

H3: External locus of control has a positive significant effect on muzakki's decision to pay zakat in zakat management organisations

Emotional quotient

The emotional intelligence associated with knowledge of zakat does not play a significant role in influencing the decisions of muzakki (individuals obligated to give zakat) when it comes to disbursing their zakat and maal (wealth) through established amil zakat agency (Sudoto, 2023; Omaida, 2019; Pertiwi, 2018).

H4: Emotional quotient has a significant influence on muzakki's decision to pay zakat in zakat management organisations.

Behavioural finance

Behavioural finance theory is about understanding how psychological factors and human behaviour influence financial decision-making (Kahneman & Tversky, 1979). Behavioural finance is an investor's reasoning pattern involved with emotional decision-making processes (Ricciardi & Simon, 2000). Behavioural finance is a science that studies how humans respond and react to existing information to make decisions that can optimize the rate of return by paying attention to its inherent risks (Litner, 1998). The science of psychology and finance is behaviour or financial behaviour (Lindananty & Angelina, 2021). Behavioural finance has become a new way of understanding financial economic phenomena (Thaler, 2017). In surah Al-Furqan verse 67.

A person's financial behaviour is even good at planning their needs and desires. However, there are still some Muslim communities who do not understand the payment of zakat and are not able to manage their finances properly and pay zakat as an obligation in the Islamic religion (BAZNAS, 2019). This financial behaviour includes the salary and benefits that muzakki obtains. Financial behaviour influences the muzakki's decision to pay zakat at Amil Zakat Agency (Hamidah, 2020). Oktaviani & Fatah, (2022) stated that the financial behaviour of a person's income significantly influences the muzakki's decision to pay zakat at Amil Zakat National Agency. So, as income increases, the muzakki will pay more zakat with this additional income (Nugroho & Nurkhin, 2019).

H5: Behavioral finance has a significant effect on muzakki's decision to pay zakat in zakat management organisations.

Moderating effect of emotional quotient

Emotional quotient (emotional intelligence) is an emotional ability that includes the ability to control oneself, have endurance when facing a problem, control impulses, motivate oneself,

regulate moods, empathise, and build relationships with other people (Goleman, 1997). Previous research revealed the positive influence of messages on the success of the muzakki's decision to pay zakat in zakat management organisations. Emotional intelligence in the form of intentions can moderate attitudes towards money and the decision to pay trade zakat (Alpriyamah & Adityawarman, 2017). Furthermore, other research states that emotional intelligence in the form of intentions directly mediates between attitudes towards money and social influence on behaviour. Intention is related to the level of willingness or willingness to pay zakat. The higher a person's intention to pay zakat, the higher the decision to pay zakat. The lower the muzakki's intention to pay zakat, the lower the decision behaviour will be (Ajzen, 2005).

Previous research revealed an insignificant influence on the success of muzakki's decision to pay zakat at zakat management organisation, including studies of behaviour using TRA (Theory of Reasoned Action) and TPB (Theory of Planned Behaviour), which measures the variables of perception, attitude, subjective norms and behavioural control which influence the muzakki's decision to pay zakat. Moderating variables directly influence the muzakki's decision to pay zakat (Arrosyid & Priyojadmiko, 2022). The emotional intelligence of religiosity influences the intention to pay zakat at amil zakat agency (Sidiq, 2015).

Meanwhile, other research reveals that religiosity's level of emotional intelligence as a moderating variable does not moderate the relationship between understanding professional zakat and compliance with paying zakat (Nuraeni, 2018). Furthermore, the emotional intelligence of religiosity cannot moderate the influence of the level of perception on decisions (Setyowati, 2023). Other research has stated that external control does not affect muzakki's behaviour when paying zakat. Moderating variables are intended as research contributions that aim to explore and expand existing theories and research models (Pratiwi, 2018).

H6: Emotional quotient moderates the influence of psychology of money toward muzakki's decision to pay zakat in zakat management organisations.

H7: Emotional quotient moderates the influence perception toward muzakki's decision to pay zakat in zakat management organisations.

H8: Emotional quotient moderates the influence of external locus of control toward muzakki's decision to pay zakat in zakat management organisations.

Methodology

This research represents a comprehensive field study that utilises a quantitative descriptive approach. It focuses on muzakki, the individuals who contribute their zakat to a zakat management organisation in North Sumatra, Indonesia. Data were collected through self-administered online questionnaires designed to capture a broad spectrum of insights. The study comprised a sample of 100 respondents, providing a rich dataset for analysis. The data were examined using the Structural Equation Model - Partial Least Squares (SEM-PLS) methodology, which enabled a detailed exploration of the relationships among the variables involved in the zakat payment process.

Result and Discussion

Validity convergent

Convergent validity is the correlation between the indicator score and the construct score. The PLS-SEM model meets convergent validity and can be valid if the outer loading value is >0.7 and the AVF value is >0.5 (Jogiyanto, 2009). The convergent validity test is also seen from the Average Variance Extracted (AVE) value. The variables in this study already have an AVE value of >0.5 . The AVE value in the model can be seen in Table 1.

Table 1. Outer Loading

Variable	AVE value
Psychological Of Money (X1)	0.473
Perception (X2)	0.466
External Locus Of Control (X3)	0.665
Emotional Quotient (Z)	0.532
Behavioral Finance (BF)	0.291
Muzakki's Decision to Pay Zakat to Zakat management organisation (Y)	0.413
Psychology Of Money * M	1,000
Perception* M	1,000
External Locus Of Control* M	1,000

Source: Data processed with SmartPLS3 (2024)

Validity discriminant

For discriminant validity, the Fornell Larcker criterion or value is used HTMT and cross loading for indicators meets discriminant validity if the correlation value of the variable with the variable itself in the Fornell Larcker criterion cannot be smaller than the correlation with other variables, while the HTMT value must be less than 0.9 to ensure discriminant validity between the two reflective constructs. Meanwhile, the cross-loading of the indicator on the variable is the largest compared to other variables. The HTMT value can be seen in Table 2.

Table 2. HTMT Value

	BF	Z	X3	Y	M*X1	M*X2	M*M3	X2	X1
BF									
Z	0.728								
X3	0.687	0.992							
Y	0.949	0.999	0.727						
M*1	0.445	0.412	0.060	0.539					
M*2	0.488	0.354	0.077	0.357	0.876				
M*3	0.182	0.056	0.110	0.273	0.322	0.455			
X2	0.842	0.972	0.772	1,387	0.494	0.353	0.155		
X1	0.648	0.763	0.432	0.933	0.504	0.361	0.157	0.809	

Source: Data processed with SmartPLS3 (2024)

Table 3 shows the cross-loading values in the model. It shows that some of the indicators' cross-loading values for variables are below 0.7, and some are more than 0.7 compared to other variables. This does not meet the requirements for discriminant validity, and the cross-loading value exceeds 0.7 (Jogiyanto, 2010).

Table 3. Cross Loading Values

	BF	Z	X3	Y	M*X1	M*X2	M*X3	X2	X1
BF1	0.311	0.108	0.213	0.106	0.194	0.198	0.041	0.103	-0.071
BF2	0.164	0.108	0.289	-0.018	0.197	0.227	0.152	-0.023	-0.139
BF3	0.880	0.542	0.348	0.616	-0.369	-0.364	-0.014	0.590	0.411
BF4	0.514	0.262	0.268	0.312	0.030	0.078	0.115	0.268	0.271
X3*M	0.039	-0.053	0.068	0.124	0.322	0.455	1,000	0.091	0.014
X2*M	-0.250	-0.311	0.071	-0.301	0.876	1,000	0.455	-0.257	-0.369
X1*M	-0.274	-0.380	0.011	-0.443	1,000	0.876	0.322	-0.355	-0.501
X1.1	0.263	0.321	0.224	0.386	-0.223	-0.135	0.110	0.390	0.697
X1.2	0.464	0.477	0.215	0.691	-0.617	-0.486	0.032	0.560	0.797
X1.3	0.236	0.352	0.243	0.236	-0.151	-0.081	-0.036	0.279	0.607
X1.4	0.277	0.393	0.341	0.435	-0.141	-0.064	-0.178	0.436	0.672

	BF	Z	X3	Y	M*X1	M*X2	M*X3	X2	X1
X1.5	0.222	0.375	0.174	0.376	-0.380	-0.315	0.113	0.324	0.651
X2.1	0.624	0.638	0.422	0.793	-0.428	-0.342	0.004	0.792	0.530
X2.2	0.354	0.365	0.448	0.371	0.148	0.089	0.218	0.537	0.192
X2.3	0.107	0.251	0.181	0.492	-0.121	0.028	0.045	0.555	0.336
X2.4	0.516	0.598	0.468	0.658	-0.355	-0.294	0.064	0.799	0.509
X3.1	0.314	0.576	0.847	0.372	0.044	0.108	0.031	0.407	0.247
X3.2	0.293	0.621	0.854	0.412	-0.069	0.011	0.109	0.478	0.272
X3.3	0.343	0.557	0.737	0.364	0.046	0.032	-0.063	0.392	0.225
X3.4	0.441	0.706	0.819	0.460	0.020	0.079	0.123	0.507	0.340
Y1	0.271	0.287	0.278	0.411	-0.069	0.038	0.167	0.229	0.250
Y2	0.108	0.272	0.206	0.561	-0.221	-0.060	-0.082	0.462	0.390
Y3	0.550	0.483	0.349	0.734	-0.295	-0.232	0.260	0.619	0.505
Y4	0.624	0.638	0.422	0.793	-0.428	-0.342	0.004	0.792	0.530
Z1	0.559	0.844	0.775	0.561	-0.248	-0.216	-0.013	0.627	0.359
Z2	0.479	0.861	0.612	0.633	-0.384	-0.384	-0.115	0.603	0.479
Z3	0.446	0.861	0.633	0.603	-0.359	-0.294	-0.014	0.594	0.495
Z4	0.313	0.457	0.216	0.347	-0.248	-0.146	0.003	0.383	0.430
Z5	0.263	0.506	0.423	0.289	-0.054	0.069	-0.032	0.304	0.312

Source: Data processed with SmartPLS3 (2024)

The reliability test uses composite reliability and Cronbach's alpha. Table 4 provides the composite reliability value for each variable, and Table 6 provides Cronbach's alpha for each variable. The Cronbach's Alpha value shows that 6 variables are above 0.7, proving this study's reliable measurements. However, 3 variables are below 0.7, indicating unreliable.

Table 4. Composite Reliability Values

Variable	Composite Reliability Value
Psychological Of Money (X1)	0.816
Perception (X2)	0.771
External Locus Of Control (X3)	0.888
Emotional Quotient (Z)	0.842
Behavioral Finance (BF)	0.552
Muzakki's Decision to Pay Zakat to Zakat management organisation (Y)	0.727
Psychology Of Money* M	1,000
Perception* M	1,000
External Locus Of Control* M	1,000

Source: Data processed with SmartPLS3 (2024)

How much the value shown by the independent variable influences the dependent variable is called R-Square. The R-Square value for the variable Muzakki's decision to pay zakat on zakat management organisation (Y) is 0.848. This means that the percentage influence of psychology of money, perception, external locus of control, and emotional quotient is 84.8%, while other factors influence the remaining 15.2%. If the value is 0 to 1, the relationship is positive; if the value is 0 to -1, then the relationship is negative. The path coefficients can be seen in Table 5.

Table 5. Path Coefficients Values

Variable	Path Coefficients values
Psychological Of Money (X1)	0.128
Perception (X2)	0.618
External Locus Of Control (X3)	-0.008
Emotional Quotient (Z)	0.052
Behavioral Finance (BF)	0.160
Psychology Of Money* M	-0.155
Perception* M	0.092
External Locus Of Control* M	0.066

Source: Data processed with SmartPLS3 (2024)

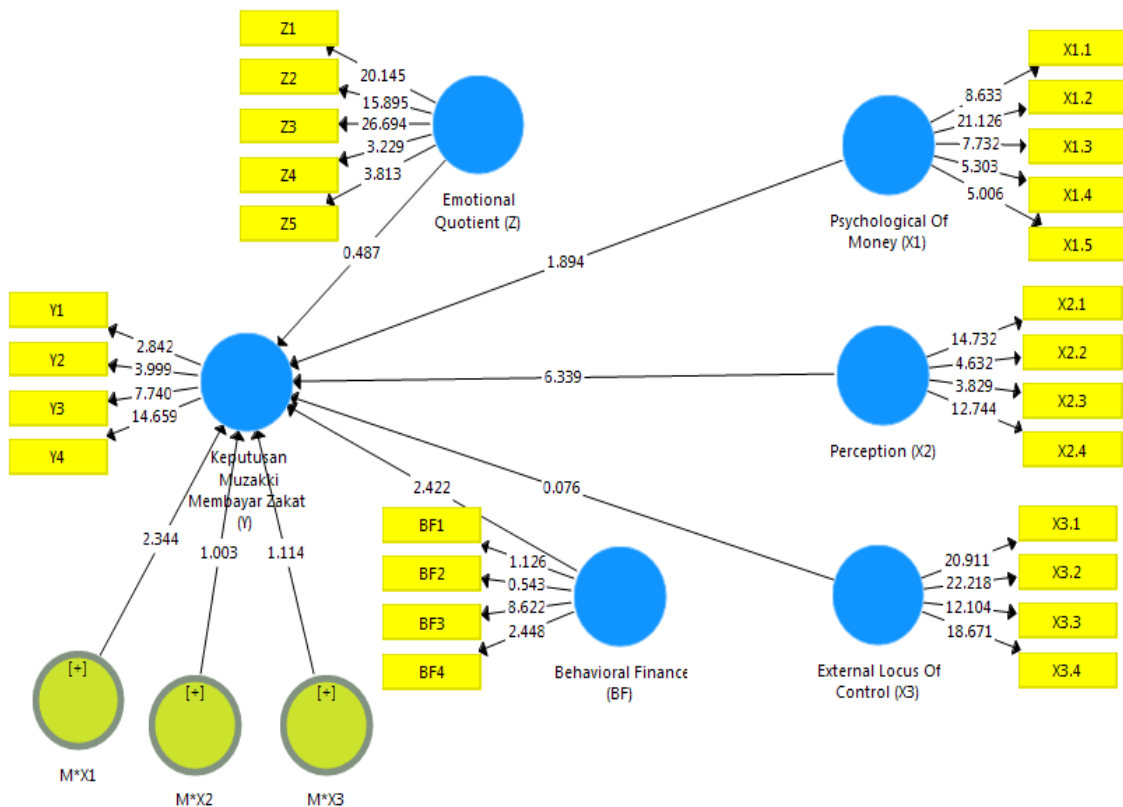


Figure 2. Bootstrapping

Table 6 shows the bootstrapping method in SmartPLS 3 result. If t count>t table, then Ho is rejected and Ha is accepted (there is influence), whereas if t count <t table, then Ho is accepted and Ha is rejected (no influence). The t table in this study is 1.98. Table 8 shows that the t-statistics of the psychology of money (X1) relationship to muzakki's decision to pay zakat (Y) is greater than the t-table, i.e., 1.984. It means that the psychology of money has a significant effect on muzakki's decision to pay zakat. The t-statistics of the relationship between perception (X2) and Muzakki's decision to pay zakat (Y) is greater than the t-table, i.e., 6.339. This means that perception significantly affects Muzakki's decision to pay for zakat. The t-statistics of the relationship between the external locus of control (X3) and Muzakki's decision to pay zakat is smaller than the t-table, i.e., 0.076. This means no significant effect exists between the external locus of control and Muzakki's decision to pay for zakat. The t-statistics of the relationship between emotional quotient (Z) and Muzakki's decision to pay zakat is smaller than the t-table, i.e., 0.487. This means that the emotional quotient does not significantly affect Muzakki's decision to pay for zakat. The t-statistics of the relationship between behavioural finance (BF)

and Muzakki's decision to pay zakat (Y) is greater than the t-table, i.e., 2.422. Behavioural finance significantly affects Muzakki's decision to pay for zakat. The t-statistics of the psychology of money*M relationship to Muzakki's decision to pay zakat (Y) is greater than the t-table, i.e., 2.344, resulting in a significant effect. The t-statistics of the relationship between perception*M and Muzakki's decision to pay zakat (Y) is smaller than the t-table, i.e., 1.003, resulting in no significant effect. The t-statistics of the relationship between external locus of control*M and Muzakki's decision to pay zakat (Y) is smaller than the t-table, i.e., 1.114, resulting in no significant effect.

Table 6. *Statistics (Bootsrapping)*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-statistics (O/Stadev)	P value (P value)
X1-Y	0.128	0.144	0.067	1,984	0.029
X2-Y	0.618	0.593	0.098	6,339	0,000
X3-Y	-0.008	-0.007	0.102	0.076	0.470
ZY	0.052	0.083	0.106	0.487	0.313
BF-Y	0.160	0.160	0.066	2,422	0.008
X1*MY	-0.155	-0.142	0.066	2,344	0.010
X2*MY	0.092	0.108	0.092	1,003	0.158
X3*MY	0.066	0.041	0.060	1,114	0.133

Source: Data processed with SmartPLS3 (2024)

However, from the probability number > 0.05 , then H_0 is accepted, and if the probability number < 0.05 , then H_0 is rejected. The analysis revealed that X1 ($p = 0.029$), X2 ($p = 0.000$), and BF ($p = 0.008$) have a statistically significant impact on Y, as their p-values are below the 0.05 significance threshold. This indicates that these variables play an important role in predicting Y. Conversely, X3 ($p = 0.470$) and Z ($p = 0.313$) were insignificant, meaning their influence on Y is not strong enough to be considered statistically meaningful. The moderation analysis investigated whether MY influenced the relationships between X1, X2, and X3 with Y. The results showed that X1*MY ($p = 0.010$) is significant, suggesting that MY moderates the relationship between X1 and Y. X2*MY ($p = 0.158$) and X3*MY ($p = 0.133$) were insignificant, indicating that MY does not significantly moderate the effects of X2 and X3 on Y.

Furthermore, the predictive relevance value carried out using the blindfolding test has a Y value above zero (0), i.e., 0.779, resulting in a good observation value. Lower RMSE and MAE values indicate that the model has better predictive power. In this study, the measurement items Y.1, Y.2, Y3, and Y4 have RMSE values for the PLS model and MAE for the PLS model, which are lower than the LM model. Table 7 shows that the PLS-SEM model has better predictive power (Hair et al., 2018).

Table 7. *Summary of MV Predictions*

	Q² predictions	PLS-SEM RMSE	PLS-SEM MAE	LM_RMSE	LM_MAE
Y1	0.037	0.988	0.691	1,265	0.907
Y2	0.163	0.838	0.531	0.554	0.417
Y3	0.356	0.513	0.368	0.516	0.375
Y4	0.625	0.407	0.298	0,000	0,000

Source: Data processed with SmartPLS3 (2024)

Fit models

The fit model can be seen from the NFI or Normed Fit Index value. NFI values ranging from 0 to 1 are derived from comparing the hypothesised and specific independent models. The model is highly suitable if the value is close to 1. In this study, the NFI value can be seen in Table 8. It shows that the NFI value in this model is 0.394. This means that this research model is 39.4% fit.

Table 8. *Model Fit*

	Saturated Model	Estimated Model
SRMR	0.115	0.115
d_ ULS	4,680	4,642
d_ G	2,153	2,159
Chi-Square	881,471	879,325
NFI	0.394	0.395

Source: Data processed with SmartPLS3 (2024)

Hypothesis Test Result

These values can be seen from the bootstrapping results. The rules of thumb used in this research are t-statistics > 1.98 (t table) with a significance level of p-value of 0.05 (5%) and the beta coefficient is positive. The results of this research model can be described as shown in Table 9.

Table 9. *Results of Path Coefficients*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-statistics (O/Stadev)	P value (P value)
X1-Y	0.128	0.144	0.067	1,984	0.029
X2-Y	0.618	0.593	0.098	6,339	0,000
X3-Y	-0.008	-0.007	0.102	0.076	0.470
ZY	0.052	0.083	0.106	0.487	0.313
BF-Y	0.160	0.160	0.066	2,422	0.008
X1*MY	-0.155	-0.142	0.066	2,344	0.010
X2*MY	0.092	0.108	0.092	1,003	0.158
X3*MY	0.066	0.041	0.060	1,114	0.133

Source: Data processed with SmartPLS3 (2024)

The t-statistical value for the psychology of money variable (X1) is 1.984, and the p-value is 0.029. It means that the psychology of money significantly affects the variable muzakki's decision to pay zakat in zakat management organisations (Y) because the t-statistic value is > 1.98 and p-values < 0.05. Thus, Ha1, is accepted, and Ho1 is rejected.

The t-statistical value for the perception variable (X2) is 6.339, and the p-value is 0.000. This shows that the perception variable (X2) has a significant effect on the variable muzakki's decision to pay zakat in zakat management organisations (Y) because the t-statistic value is > 1.98 and p-values < 0.05. Thus, the second hypothesis, Ha2 in this study, is accepted, and Ho2 is rejected.

The t-statistical value for the external locus of control (X3) variable is 0.076, and the p-value is 0.470. This shows that the external locus of control does not significantly affect the variable muzakki's decision to pay zakat in zakat management organisations (Y) because the t-statistic value is <1.98 and p-values > 0.05. Thus, the second hypothesis, Ha3 in this study, is rejected, and Ho3 is accepted.

The fourth hypothesis is based on the table above. The t-statistical value for the emotional quotient (Z) variable is 0.313. This shows that the variable emotional quotient as a moderating variable does not have a significant effect on the variable muzakki's decision to pay zakat in

zakat management organisations (Y) because the t-statistic value is <1.98 and p-values are >0.05 . Thus, the second hypothesis, Ha4 in this study, is rejected, and Ho4 is accepted.

The fifth hypothesis is based on the table above. The t-statistical value for the behavioural finance (BF) variable is 2.422, and the *p-value* is 0.008. This shows that behavioural finance significantly affects the variable muzakki's decision to pay zakat in zakat management organisations (Y) because the t-statistic value is >1.98 and *p-values* <0.05 . Thus, the second hypothesis, Ha5 in this study, is accepted, and Ho5 is rejected.

The sixth hypothesis is that the t-statistical value for the psychology of money variable*M is 2.344, and the *p-value* is 0.010. This shows that the psychology of money *M moderated by emotional quotient (Z) influences Muzakki's decision to pay zakat in zakat management organisations (Y) because the t-statistic value is >1.98 and *p-values* <0.05 . Thus, the second hypothesis, Ha6 in this study, is accepted, and Ho6 is rejected.

The seventh hypothesis is based on the table above. The t-statistical value for the perception*M variable is 1.003, and the *p-value* is 0.158. This shows that the perception*M moderated by emotional quotient (Z) does not affect muzakki's decision to pay zakat in zakat management organisations (Y) because the t-statistic value is <1.98 and *p-values* are >0.05 . Thus, the second hypothesis, Ha7 in this study, is rejected, and Ho7 is accepted.

The eighth hypothesis is based on the table above. The t-statistical value for the external locus of control*M is 1.114, and the *p-value* is 0.133. This shows that the external locus of control*M moderated by emotional quotient (Z) does not affect muzakki's decision to pay zakat in zakat management organisations (Y) because the t-statistic value is <1.98 and *p-values* >0.05 . Thus, the second hypothesis, Ha8 in this study, is rejected, and Ho8 is accepted.

The influence of the psychology of money toward muzakki's decision to pay zakat in zakat management organisations

The results of testing the first hypothesis in this research show that the psychology of money (X1) is proven to have a positive and significant influence on muzakki's decision to pay zakat in zakat management organisation (Y). These results align with previous research, which revealed the positive influence of messages on the success of muzakki's decision to pay zakat in zakat management organisation (Ardianto & Sumarsono, 2018). The psychology of money (attitude towards money) also influences muzakki's compliance in paying professional zakat at Amil zakat agency. The psychology of money (attitude towards money) concerns beliefs about financial behaviour, the good and the bad, and the advantages and benefits (Nuryana, 2016). Furthermore, the relationship between attitude and intention is also positive; the more significant the feeling about helping others, the greater the amount of zakat, alms, infaq, and other social assistance (Mahardika, 2020).

The influence of perception toward muzakki's decision to pay zakat in zakat management organisations

The result shows that perception (X2) significantly influences muzakki's decision to pay zakat in zakat management organisation (Y). This result aligns with the research, which revealed a significant influence on the muzakki's perception of the muzakki's decision to pay zakat at the National Zakat Amil Agency (Rahmah, 2020; Rahim, 2019). Furthermore, the perception of convenience positively and significantly affects muzakki's decision to pay zakat via mobile banking (Pramahadi, 2023).

The influence of external locus of control toward muzakki's decision to pay zakat in zakat management organisations

This research shows that the external locus of control (X3) has been proven to have no significant influence on muzakki's decision to pay for zakat in zakat management organisations

(Y). These results align with previous research, which revealed an insignificant influence on the success of muzakki's decision to pay zakat in zakat management organisations (Dewi, 2022). Previous research also shows that external locus of control (external control) has no influence on the muzakki's decision to pay zakat, infaq, and sadaqah through Amil zakat institutes (Mahardika, 2018). However, other research stated that external control influences muzakki's intention to pay zakat. Individuals that have good religiosity, believe and obey God's commands (Febrianti & Yasin, 2023).

The influence of emotional quotient toward muzakki's decision to pay zakat in zakat management organisations

The result shows that emotional quotient (Z) does not significantly influence muzakki's decision to pay zakat in zakat management organisations (Y). This result aligns with the Qur'an, which states that humans will be at a loss except for those who believe and do good deeds and advise each other to have truth and patience. This result is also similar to previous research that shows no influence of emotional questions toward the decision to pay zakat (Sudoto, 2023; Omaida, 2019). Furthermore, a few muzakki pay for their zakat through zakat management organisations. They prefer to pay their zakat directly to the people closest to them who are considered to have the right to be given zakat by them (Pertiwi, 2018).

The influence of behavioral finance toward muzakki's decision to pay zakat in zakat management organisations

This research shows that behavioural finance (BF) has positively and significantly influenced Muzakki's decision to pay zakat in zakat management organisations (Y). These results are in line with simultaneous research. Some variables simultaneously significantly influence the muzakki's decision to pay their zakat funds through amil zakat institutions. The financial behaviour includes the salary and benefits that muzakki obtains at work. The financial behaviour variable partially influences the muzakki's decision to pay zakat in amil zakat institutions (Hamidah, 2020). This research aligns with previous research, which was used as a reference. Oktaviani & Fatah, (2022) stated that the financial behaviour variable of a person's income significantly influences the muzakki's decision to pay zakat in amil zakat institutions. So, as income increases, muzakki will pay more zakat for this additional income (Nugroho & Nurkhin, 2019).

Emotional quotient moderates the influence of psychology of money toward muzakki's decision to pay zakat in zakat management organisations

Psychological of money (X1) with emotional quotient (Z) as a moderating variable is proven to have a positive and significant influence on muzakki's decision to pay zakat in zakat management organisations (Y). This means the more significant psychological aspect of money (X1) with emotional quotient (Z) as the moderating variable, the more successful the muzakki's decision to pay zakat in zakat management organisations. Vice versa, the smaller the influence of psychological money (X1) with emotional quotient (Z) as a moderating variable, the success of the muzakki's decision to pay zakat in zakat management organisations will also decrease. These results are in line with previous research, which revealed the positive influence of messages in the success of the muzakki's decision to pay zakat in zakat management organisations, including research stating that emotional intelligence in the form of intentions can moderate attitudes towards money (Alpriyamah & Adityawarman, 2017). Furthermore, other research stated that emotional intelligence in the form of intentions directly mediates between attitudes towards money and social influence on behaviour. Intention is related to the level of willingness or willingness to pay zakat. The higher a person's intention to pay zakat,

the higher the decision to pay zakat. The lower the muzakki's intention to pay zakat, the lower the decision behaviour will be (Ajzen, 2005).

Emotional quotient moderates the influence of psychology of money toward muzakki's decision to pay zakat in zakat management organisations

This research shows that perception (X2) with emotional quotient (Z) as a moderating variable is proven to have no significant influence on Muzakki's decision to pay zakat in zakat management organisations. These results are in line with previous research, which revealed that there was an insignificant influence on the success of muzakki's decision to pay zakat in zakat management organisations, including studies of behaviour using TRA (Theory of Reasoned Action) and TPB (Theory of Planned Behaviour) measures perception, attitude, subjective norms and behavioural control, influencing the muzakki's decision to pay zakat. Moderating variables directly influencing the muzakki's decision to pay zakat have different results. In expanding the relationship between independent, dependent and moderating variables, the results of the influence of the religiosity variable, which moderates the independent variables (perceptions, attitudes, subjective norms and behavioural control), do not affect the dependent variable (muzakki's decision to pay zakat) (Arrosyid & Priyojadmiko, 2022). Meanwhile, other research reveals that religiosity's level of emotional intelligence as a moderating variable does not moderate the relationship between understanding professional zakat and compliance with paying zakat. If we look at the respondents' answers, the level of emotional intelligence of religiosity does not moderate the relationship between understanding professional zakat and compliance with paying zakat (Nuraeni, 2018; Setyowati, 2023).

Emotional quotient moderates the influence of external locus of control toward muzakki's decision to pay zakat in zakat management organisations

This research shows that external locus of control (X3) with emotional quotient (Z) as a moderating variable is proven to have no influence and is significant on muzakki's decision to pay zakat in zakat management organisations. These results align with previous research, which revealed no positive influence of the message on the success of the muzakki's decision to pay zakat in zakat management organisations (Sidiq, 2015). Furthermore, other research states that external control does not affect muzakki behaviour in paying zakat. Moderating variables are intended as research contributions that aim to explore and expand existing theories and research models (Pratiwi, 2018).

Conclusion

This study explores the psychological factors influencing muzakki (zakât payers) in Indonesia, focusing on attitudes, subjective norms, perceived behavioural control, and religious commitment. The findings indicate that psychological aspects, alongside financial capability, significantly impact zakat compliance. Strong religious commitment and perceived social expectations motivate muzakki to fulfil their obligations consistently. However, the study has limitations. It relies on self-reported data, which may be biased, and focuses on a specific cultural context, limiting its generalizability. Additionally, it does not account for external economic factors, such as inflation, and its cross-sectional nature does not allow tracking behaviour changes over time. Future research should adopt a longitudinal approach to examine shifts in muzakki behaviour. Comparative studies across Muslim-majority countries could provide broader insights, and incorporating economic indicators and digital payment trends could further assess modern influences on zakat compliance. Qualitative research through interviews or ethnographic studies could also yield more profound insights into the motivations and barriers faced by muzakki.

Author Contribution

Julita: Creating and performing analysis; Writing paper, Literature review, data collection.

Andri Soemitra: Creating and writing paper, Translator.

Marliyah: Review of the draft, literature review, and result discussion.

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Declaration of Competing Interest

All these authors have no competing interests.

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