



PSYCHOLOGICAL AND INSTITUTIONAL DETERMINANTS OF ZAKAT PAYMENT INTENTION IN A SHARIA-BASED GOVERNANCE CONTEXT: EVIDENCE FROM LANGSA CITY, INDONESIA

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ABSTRAK

This study examines the factors influencing the intention to pay zakat through Baitul Mal Langsa City, focusing on attitude, subjective norms, perceived behavioral control, accountability, and institutionalization perception. Grounded in stakeholder theory, the theory of planned behavior (TPB), and institutionalization theory, data were collected through an online questionnaire using a convenience sampling method, yielding 97 respondents who had previously paid zakat through Baitul Mal Langsa City. The data were analyzed using the PLS-SEM method. The results show that attitude, perceived behavioral control, and institutionalization perception significantly and positively affect muzaki's intention to pay zakat through Baitul Mal Langsa City, whereas subjective norms and accountability have no significant impact. These findings highlight the importance of institutional perception in strengthening zakat compliance, especially in regions where zakat payment is regulated by law. The study's implications suggest that Baitul Mal Langsa City should develop effective socialization strategies, improving accessibility to zakat services, and clarifying controversial aspects of the regional zakat regulation.

Penelitian ini mengkaji faktor-faktor yang memengaruhi niat membayar zakat melalui Baitul Mal Kota Langsa, dengan fokus pada sikap, norma subjektif, persepsi kontrol perilaku, akuntabilitas, dan persepsi institusionalisasi. Berlandaskan teori pemangku kepentingan, *theory of planned behavior* (TPB), dan teori institusionalisasi, data dikumpulkan melalui kuesioner daring dengan metode convenience sampling, menghasilkan 97 responden yang sebelumnya telah menunaikan zakat melalui Baitul Mal Kota Langsa. Analisis data dilakukan menggunakan metode PLS-SEM. Hasil penelitian menunjukkan bahwa sikap, persepsi kontrol perilaku, dan persepsi institusionalisasi berpengaruh positif dan signifikan terhadap niat muzaki untuk membayar zakat melalui Baitul Mal Kota Langsa, sedangkan norma subjektif dan akuntabilitas tidak berpengaruh signifikan. Temuan ini menyoroti pentingnya persepsi institusional dalam memperkuat kepatuhan berzakat, khususnya di daerah yang pelaksanaan zakatnya diatur oleh peraturan perundang-undangan. Implikasi penelitian ini menunjukkan bahwa Baitul Mal Kota Langsa perlu mengembangkan strategi sosialisasi yang efektif, meningkatkan kemudahan akses layanan zakat, serta memperjelas ketentuan Peraturan Daerah terkait zakat.

1. INTRODUCTION

Indonesia, home to the world's largest Muslim population, possesses a significant zakat potential. According to the 2024 National Zakat Agency (BAZNAS) report, the national zakat potential is estimated at IDR 327 trillion. However, actual zakat collection remains substantially below this potential, with a realization rate of approximately 14% of the total estimate (Zulfikar, 2024). A large proportion of the population prefers to distribute zakat directly to mustahik rather than through formal institutions despite the existence of Zakat Management Organizations (OPZ). The 2023 Puskas BAZNAS report reveals that approximately 53.77% of zakat payments are conducted individually, bypassing official zakat management bodies (Badan Amil Zakat Nasional, 2024b). This phenomenon indicates a persistent reluctance among Indonesians to channel their zakat contributions through institutionalized mechanisms. Consequently, this has implications for the efficiency of zakat distribution, as funds that could be strategically managed by OPZ are instead dispersed in an uncoordinated manner. Empirical evidence suggests that collectively managed zakat funds generate a more significant socioeconomic impact than individually distributed contributions (Kasri, 2016; Rahmat & Nurzaman, 2019).

The institutional structure of zakat management within a country influences zakat collection by shaping stakeholders' behavioral incentives (Bushman & Piotroski, 2006; Munandar et al., 2019). A more positively perceived management structure tends to generate stronger incentives, thereby enhancing zakat collection outcomes. Currently, zakat institutionalization differs among Muslim countries, with each adopting different approaches and frameworks. Beik (2015) identifies four distinct models of zakat regulation: the comprehensive model, the partial model, the secular model, and the impossible model. Indonesia currently adopts the partial model, in which zakat payments are made voluntarily through the BAZNAS, in accordance with Law Number 23 of 2011. However, several priority policy directions for zakat collection from 2020 to 2035 indicate efforts to adopt the comprehensive model as published by BAZNAS. The comprehensive zakat model made zakat payment a mandatory contribution. This shift is expected to optimize the zakat potential in Indonesia and foster greater awareness and participation in collective zakat payments (Badan Amil Zakat Nasional, 2024a).

The Province of Aceh is recognized as one of the most committed regions in Indonesia in managing zakat. Since 2016, Aceh has adopted a comprehensive zakat management model, made possible by its special autonomy status under Law Number 11 of 2006. This autonomy grants the Aceh provincial government the authority to implement governance based on Islamic law. Zakat revenues are formally incorporated into the region's Locally Generated Revenue. Moreover, every Muslim individual or Muslim-owned business residing, operating, or earning income in Aceh is legally obligated to pay zakat to the government through Baitul Mal (official zakat management institution in Aceh). Sanctions for non-compliance are explicitly stated in Aceh Provincial Regulation Number 3 of 2021. As a result, zakat is not only a religious obligation but also a legal requirement in the province.

Theoretically, such an institutional and legal framework should result in zakat collection performance in Aceh surpassing that of the national level, which still adheres to a partial model. The overall zakat revenue in Aceh has shown annual growth indeed. However, collection outcomes across several regencies and cities in Aceh remain inconsistent. A notable example is Langsa City. In 2023, the Sharia Development Index, which measures the implementation of Islamic law in Aceh, recorded a zakat dimension score of 60.5 for Langsa, significantly lower than the provincial average of 80 (Pemerintah Aceh, 2024; Pemerintah Kota Langsa, 2024). The underperformance of zakat collection in Langsa ultimately undermines its role as a tool for income redistribution and poverty alleviation. Consequently, the poverty rate in Langsa has remained above the national average from 2014 to the present (Badan Pusat Statistik, 2024; Badan Pusat Statistik Kota Langsa, 2024).

One of the main reasons for the low zakat revenue in the City of Langsa is that many residents still prefer to distribute their zakat independently rather than through Baitul Mal, despite existing regulations mandating such payments through the official institution. This is reflected in the zakat compliance index (ZCI) for Baitul Mal Langsa City, which scores only 56 out of 100 in 2023 (Pemerintah Kota Langsa, 2024). According to Saputra (2019), one reason business owners in Langsa choose to distribute zakat themselves is the belief that the process is simpler and that the funds reach the intended beneficiaries more effectively. Moreover, there is a perception among some religious communities that professional income zakat is not obligatory, despite its mandatory status as outlined in local regulations. This misconception contributes to the public's reluctance to channel their zakat through Baitul Mal, opting instead for personal distribution. These patterns indicate that perceptions of institutional legitimacy and the effectiveness of regulatory frameworks can significantly influence zakat payment intentions. Hence, there is a need for empirical research examining the impact of institutionalization on individuals' willingness to pay zakat. A clear understanding of the factors influencing individuals' intention to pay zakat through formal institutions enables public authorities to refine their strategies to attract a greater number of muzakis (zakat payers), thereby maximizing the potential of zakat as a tool in poverty alleviation efforts.

Previous studies have linked the intention to pay zakat with various factors, including attitude (Jahidin & Amrizal, 2024; Maulidina & Solekah, 2020), subjective norms (Jahidin & Amrizal, 2024; Maulidina & Solekah, 2020; Salman, 2022), perceived behavioral control (Jahidin & Amrizal, 2024; Maulidina & Solekah, 2020), accountability (Bahri et al., 2022; Mukhibad et al., 2019; Salman, 2022), transparency (Bahri et al., 2022; Batubara et al., 2023; Mukhibad et al., 2019; Salman, 2022), trust (Harahap et al., 2023; Maulidina & Solekah, 2020; Mukhibad et al., 2019), religiosity (Batubara et al., 2023; Maulidina & Solekah, 2020; Mukhibad et al., 2019),

service quality (Bahri et al., 2022), technology (Bahri et al., 2022), reputation (Batubara et al., 2023; Mukhibad et al., 2019), past behavior (Heikal et al., 2019), zakat knowledge (Batubara et al., 2023), governance (Harahap et al., 2023), payment methods (Harahap et al., 2023), and sources of income (Ardiansyah & Idayanti, 2022).

Research specifically examining the relationship between the institutionalization of zakat management and the intention to pay zakat has been conducted by Yerrou et al. (2023) in Morocco, with the goal of promoting the establishment of a formal zakat management institution in the country. However, this study differs significantly in context, as it investigates muzaki perceptions in a province that has implemented a comprehensive zakat management system (type 1), whereas at the national level, Indonesia still applies a partial model (type 2)—a research context that remains relatively underexplored. This study also introduces variables that are recognized as significantly influencing zakat payment intentions but have received limited attention in the Indonesian context, namely attitude, social factors, and accountability (Faruq & Putra, 2024). Another novelty of this research lies in its integration of both internal (psychological) and external (institutional and accountability-related) factors in explaining zakat payment intentions. This approach aligns with the recommendation of (Mukhibad et al., 2019), who suggest that combining internal and external determinants provides a more holistic understanding of muzaki behavior than examining these factors in isolation.

The findings of this study can offer valuable insights for policymakers in designing effective strategies to develop a zakat management framework that enhances public compliance—particularly in light of the government's ongoing efforts to adopt a comprehensive zakat system in the future. By examining public perceptions in Langsa City, Aceh, toward the comprehensive zakat collection model, this study identifies the key factors influencing muzaki's intention to pay zakat under the type 1 model. It also provides a foundation for determining the necessary improvements before the model is implemented at the national level.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Zakat

Zakat is a financial obligation imposed on Muslims who meet specific criteria. It promotes social security, a harmonious social environment, and economic self-sufficiency within the community (Yerrou et al., 2023). In the context of this study, zakat refers to the provisions outlined in the Mayor Regulation of Langsa City No. 5 of 2020 concerning the Baitul Mal Langsa City. Article 1, item 11 of this regulation defines zakat as assets given by muzaki and/or collected by Baitul Mal Aceh (BMA), Baitul Mal City (BMK), or Baitul Mal Gampong (BMG) as a religious obligation on wealth and/or income, in accordance with Islamic law, to be distributed to eligible recipients.

According to Article 7, muzaki refers to any Muslim individual or business entity owned by a Muslim, domiciled and/or conducting business activities within the jurisdiction of the regional government, who meets the criteria and is therefore obliged to pay zakat through the Baitul Mal. The types of zakat required, as stated in Article 3, include zakat fitrah, zakat mal (wealth), zakat on income, and zakat rikaz (treasure troves), each with its own defined nisab (minimum threshold) and haul (holding period). While the Mayor Regulation No. 5 of 2020 does not explicitly regulate sanctions for either muzaki or amil, such provisions are stipulated in the Aceh Provincial Regulation Number 3 of 2021 about Baitul Mal. Article 154 of the Provincial Regulation represents a significant distinction in zakat management between Langsa City and the provincial level, particularly concerning enforcement and compliance mechanisms. These definitions form the conceptual and regulatory scope of this study.

2.2. Stakeholder Theory

Stakeholders are defined as any entity—individual or group—that can influence or be influenced by an organization driven by a specific mission and established to achieve certain objectives (Mahajan et al., 2023). By identifying and analyzing its stakeholders, an organization can determine the most effective strategies for stakeholder engagement (Fassin, 2009). The strength of this theory has been demonstrated across various disciplines, including business ethics (Roberts, 1992), strategic management (Matos & Hall, 2007), marketing (Line & Wang, 2017), as well as accounting and finance (Berman et al., 1999).

Stakeholder theory is considered one of the most relevant frameworks for understanding Islamic social enterprises, such as Baitul Mal (Kamaruddin & Auzair, 2020). It suggests that nonprofit organizations, including Islamic social enterprises, should make decisions that reflect the interests of all stakeholders (Jensen, 2001). The concept of organizational justice within this theory posits that how an organization treats one group of stakeholders can influence its relationship with others (Harrison & Wicks, 2013). In this context, the manner in which Baitul Mal distributes zakat to mustahik (eligible recipients) may directly impact the willingness of muzaki to channel their zakat through the institution.

2.3. Theory of Planned Behavior

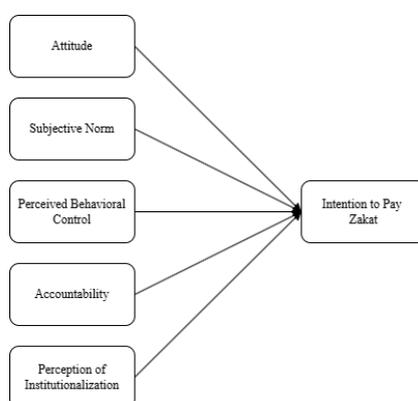
The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is an extension of the Theory of Reasoned Action (TRA). This theory explains how an individual's behavior is formed through three key constructs: attitude, subjective norm, and perceived behavioral control, which together shape an individual's behavioral intention, ultimately leading to the manifestation of specific behaviors. The fundamental distinction between

TRA and TPB lies in the introduction of the perceived behavioral control variable in TPB. This addition addresses the limitation of TRA, which assumes that behaviors are entirely under volitional control.

TPB is widely recognized as one of the most robust theoretical frameworks for explaining and predicting intentions and behaviors (Huda et al., 2012) and has demonstrated strong applicability in studies related to zakat payment intention (Maulidina & Solekah, 2020; Ridla & Nur'aini, 2015; Yerrou et al., 2023). While TPB has been acknowledged for its predictive strength (Biddle & Nigg, 2000) and is supported by substantial empirical evidence, several researchers have critiqued its narrow scope. They recommend modifying the theory by incorporating relevant external factors to enhance its predictive power (Armitage & Conner, 2001; Norazlan et al., 2014; Rivis & Sheeran, 2003).

The inclusion of additional predictors aligns with Ajzen (2020) framework, which allows for theoretical expansion, provided that the added variables significantly account for variance in intention or behavior beyond the original constructs of TPB. This expanded version of the theory is referred to as the Extended Theory of Planned Behavior (ETPB) (Norazlan et al., 2014). The ETPB framework has also been applied in zakat-related research, where additional variables such as accountability (Bahri et al., 2022; Salman, 2022) and perceived institutionalization of zakat management (Yerrou et al., 2023) have been examined in conjunction with the original TPB constructs. In this study, the TPB is extended by incorporating perceptions of institutionalization and accountability as additional predictors. The model of this study is shown in Illustration 1.

Illustration 1. Research Design



Source: Data processed by the authors (2025)

2.4. Institutional Theory

Institutional theory aims to explain how organizational patterns emerge and the effects they have on organizations (Lammers & Garcia, 2017). Institutionalization is a process that begins with the formation of institutional patterns across organizational domains. This process is shaped by three fundamental concepts: legitimacy, rational myths, and isomorphism (Lammers & Garcia, 2017).

Legitimacy is a critical resource for organizations, especially in highly regulated environments. Organizations use legitimacy to gain support, secure resources, achieve stability, and ensure their long-term survival (Meyer & Rowan, 1977). Rational myths refer to statements about how organizational goals can be achieved—or about the goals themselves—that cannot be empirically verified. Organizations adopt these rational myths to signal their legitimacy (Meyer & Rowan, 1977). Isomorphism describes the constraining process that forces one organizational unit to resemble others within the same environment facing similar external conditions (DiMaggio & Powell, 2015). Organizations operating within the same field tend to become more similar as a response to institutional pressures to gain legitimacy.

From the perspective of institutional theory, Baitul Mal Langsa City has leverage to gain public support in managing zakat and increases the likelihood of muzaki choosing institutionalized zakat distribution over traditional channels (Meyer & Rowan, 1977). This leverage derived from the Aceh Provincial Regulation Number 3 of 2021 and the Langsa Mayor Regulation No. 5 of 2020. This legitimacy is based on the rational myth of organizational structure and the level of collective engagement in the surrounding environment (Meyer & Rowan, 1977). As an institution, Baitul Mal also derives legitimacy from relational networks through the adoption of collective zakat management principles (Badan Amil Zakat Nasional, 2024d; Kasri, 2016).

Furthermore, the enactment of Aceh Provincial Regulation Number 3 of 2021 and Langsa Mayor Regulation No. 5/2020 compels Baitul Mal to shift its zakat management practices through coercive isomorphism, as mandated by formal regulations. This coercive isomorphism implemented by the Aceh Government is aligned with Al-Qaradawi (2000) view, which advocates that zakat institutions should be governed by Islamic authorities.

2.5. Intention

Intention is a central factor in TPB. It is presumed to reflect the motivational factors that influence a particular behavior. The stronger the intention, the more likely the behavior will be performed (Ajzen, 2020). In

the current formulation of the theory, attitude and subjective norms provide motivation to perform a specific behavior; however, a concrete intention to act will only emerge when perceived behavioral control over the behavior is sufficiently strong (Ajzen, 2020).

In Islamic worship, intention is considered essential (Al-Qaradawi, 2000). Without the proper intention, acts of worship are not fully accepted by God, as the reward for worship depends directly on the sincerity of one's intention (Al-Qaradawi, 2000). When a Muslim firmly intends to pay zakat through a zakat institution, they are more likely to act upon this intention. In contrast, lacking such intention may result in hesitation or refusal to contribute zakat through the institution.

2.6. Attitude

Attitude refers to an individual's overall evaluation—favorable or unfavorable—toward performing a particular behavior (Ajzen, 1991). It represents a personal perception rather than an action itself (Yerrou et al., 2023). A favorable attitude enhances the likelihood of forming a positive intention and subsequently engaging in the behavior, while an unfavorable attitude tends to diminish both intention and behavioral performance (Ajzen & Fishbein, 2018; Ghaouri et al., 2023; Yerrou et al., 2023). Attitudes toward specific behaviors significantly contribute to the prediction of intention (Ajzen, 1991).

Previous studies have shown that attitude positively influences the intention to pay zakat (Jahidin & Amrizal, 2024; Maulidina & Solekah, 2020; Yerrou et al., 2023). In this study, a positive attitude toward paying zakat through Baitul Mal is expected to enhance individuals' intention to pay zakat via the institution, while a negative attitude may lead to individuals choosing to distribute zakat independently.

H1: Attitude toward paying zakat through Baitul Mal positively influences the intention to pay zakat through the institution

2.7. Subjective Norm

Subjective norm refers to the social pressure from important reference groups, such as family, friends, or colleagues, who either approve or disapprove of a particular behavior (Ajzen, 1991). Fishbein & Ajzen (2010) identified two types of normative beliefs contributing to subjective norms: (1) Injunctive normative belief, which reflects the expectation that a reference group approves or disapproves of the behavior, and (2) Descriptive normative belief, which concerns whether the reference group engages in the behavior. The stronger the perceived social pressure, the stronger the intention to perform the behavior (Ajzen, 1991).

Previous studies have shown mixed results, with subjective norms having both positive (Jahidin & Amrizal, 2024; Maulidina & Solekah, 2020; Salman, 2022) and negative (Haji-Othman et al., 2021; Saragih, 2018; Yerrou et al., 2023) effects on zakat payment intentions. In the context of this study, the social pressure in Langsa City is expected to positively influence the intention to pay zakat to the Baitul Mal Langsa City, as the governance is based on Islamic law and creates a supportive social environment for zakat distribution through the institution.

H2: Subjective norms positively influence the intention to pay zakat through the Baitul Mal.

2.8. Perceived Behavioral Control

Ajzen (1991) defines perceived behavioral control as the perceived ease or difficulty of performing a specific behavior. The stronger the perceived behavioral control, the more likely an individual will intend to engage in the behavior. Perceived behavioral control is based on control beliefs, which refer to factors that either facilitate or hinder the execution of the behavior (Ajzen, 2020). These factors include, but are not limited to: required skills and abilities; availability or lack of time, money, and other resources; and cooperation with others.

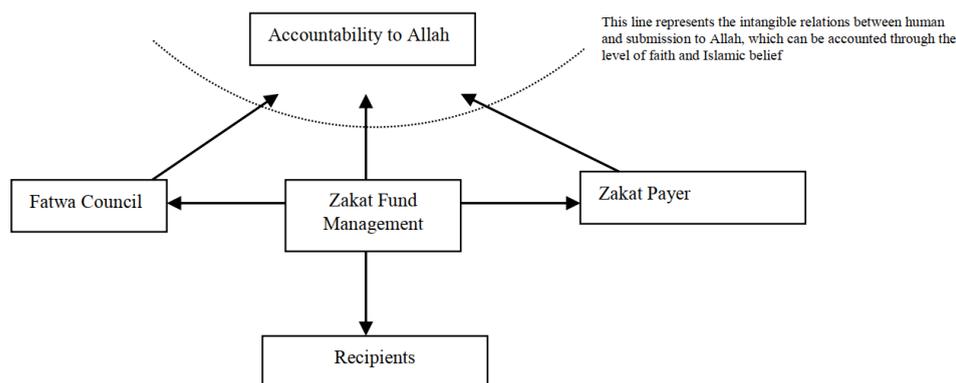
Previous studies have shown that perceived behavioral control positively influences the intention to pay zakat (Jahidin & Amrizal, 2024; Yerrou et al., 2023), while in other contexts, it has a negative impact (Maulidina & Solekah, 2020). In this study's context, these factors are assumed to influence perceived behavioral control, which ultimately affects the public's intention to channel zakat through Baitul Mal.

H3: Perceived behavioral control positively influences the intention to pay zakat through Baitul Mal.

2.9. Accountability

Accountability within zakat management institutions extends beyond mere accountability to principals. It is fundamentally driven by Sharia principles, which are inseparable from Islamic teachings (Saad et al., 2014). The theoretical foundation of Islamic accountability is rooted in the relationship between human beings, the Creator (Allah), and fellow human beings (Gambling & Karim, 1986; Lewis, 2006; Saad et al., 2014). Saad et al. (2014) proposed an Islamic accountability framework specifically for zakat fund management, emphasizing that accountability relationships involve multiple parties, including zakat institutions (fund management), zakat payers, and zakat recipients. Ultimately, all parties are accountable to Allah, as illustrated in the proposed framework (see Illustration 2).

Illustration 2. Islamic Accountability Framework in Zakat Management



Source: Saad et al., (2014)

Accountability is considered a critical success factor for zakat institutions (Muhammad & Saad, 2016). High levels of accountability enhance public trust (Ahmad & Rusdianto, 2018), which subsequently increases the willingness of muzakis to channel their zakat through these institutions. However, prior research findings on the effect of accountability have been inconsistent. While Bahri et al. (2022) found that accountability positively influences the intention to pay zakat, Mukhibad et al. (2019) reported no significant relationship. In the context of this study, it is assumed that the accountability of Baitul Mal Langsa City enhances public trust, thereby encouraging residents of Langsa City to distribute their zakat through Baitul Mal rather than through individual channels.

H4: Accountability of Baitul Mal positively influences the intention to pay zakat through the institution.

2.10. Perception of Institutionalization of Zakat Management Institutions

The institutionalization of Baitul Mal through Aceh's regional regulations distinguishes it from other zakat institutions across Indonesia. The formalization of zakat obligations into statutory law, accompanied by sanctions for non-compliance, reflects a unique integration of religious principles and governmental authority. The authority granted by these Regulations provides the Baitul Mal Langsa City with institutional legitimacy, which fosters public trust in its zakat management and encourages muzaki to prefer institutionalized mechanisms for zakat distribution over informal alternatives (Meyer & Rowan, 1977). These legal frameworks also serve as mechanisms of coercive isomorphism (DiMaggio & Powell, 2015), compelling individuals and businesses to recognize and cooperate with Baitul Mal as the designated zakat authority.

However, public perception toward the institutionalization of zakat management may vary. On one hand, positive perceptions—such as views that government-managed zakat institutions are more aligned with Islamic principles or more efficient—can foster greater trust and compliance (Syahbandir et al., 2019; Yerro et al., 2023). On the other hand, skepticism about the efficiency or religious conformity of state-controlled zakat institutions may dampen individuals' willingness to channel their zakat through such organizations (Syahbandir et al., 2022). Empirical evidence indicates that institutional trust plays a crucial role in influencing individual intentions to engage with religious financial institutions (Yerro et al., 2023). Specifically, a favorable perception of institutional legitimacy and religious adherence encourages voluntary compliance and greater participation in zakat programs.

In the context of this study, it is expected that a positive perception of the institutionalization of Baitul Mal in Langsa City will enhance public support for existing zakat regulations and increase the intention to distribute zakat through Baitul Mal. Conversely, a negative perception may reduce public engagement.

H5: Public perception of the institutionalization of Baitul Mal positively influences the intention to pay zakat through the institution.

3. METHODS

This study employs a quantitative approach through a survey method to investigate observable phenomena and provide robust explanations for the identified issues. This choice aligns with the research objectives, which aim to describe and verify the hypotheses formulated based on an extensive literature review. Data were collected using a questionnaire developed from established literature. The operationalization of variables is presented in Table 1.

Table 1. Operational Variables

No.	Research Variable	Operational Definition	Indicators	Sources
1	Intention to Pay Zakat (MN)	Intention refers to a person's tendency to focus on something of interest that ultimately leads to a decision.	1. Attention 2. Interest 3. Desire 4. Belief	(Batubara et al., 2023; Fauzan et al., 2022; Pahala et al., 2021)
2	Attitude (SK)	The degree to which an individual has a favorable or unfavorable evaluation or appraisal of the behavior in question.	1. Cognitive 2. Affective 3. Behavioral tendency	(Ajzen, 1991; Morgan & King, 1975; Simamora, 2002)
3	Subjective Norms (NS)	The perceived social pressure from significant others to perform or not perform a behavior.	1. Injunctive normative belief 2. Descriptive normative belief	(Ajzen, 1991; Fishbein & Ajzen, 2010)
4	Perceived Behavioral Control (PSP)	Individuals' perception of the ease or difficulty of performing the behavior.	1. Required skills and abilities 2. Availability or lack of resources 3. Cooperation by others	(Fishbein & Ajzen, 2010; Yerro et al., 2023)
5	Accountability (AK)	The obligation of agents to provide accountability, disclose, and report activities under their responsibility to principals who have rights and authority.	1. Accountability to Allah 2. Institutional accountability 3. Accountability to <i>muzaki</i> 4. Accountability to zakat recipients (<i>mustahik</i>)	(Mardiasmo, 2009; Saad et al., 2014)
6	Perception of Institutionalization (PSB)	The process of organizing to achieve a certain stability in formulating organizational values.	1. Government involvement 2. Credibility 3. Effectiveness 4. Regulatory framework	(Beik, 2015; Huntington, 1965; Yerro et al., 2023)

Source: Data processed by the authors (2025)

The research constructs were measured using a six-point modified Likert scale, ranging from 1 (strongly disagree) to 6 (strongly agree) to minimize bias caused by respondents' tendency to choose neutral responses (Garland, 1991). The detailed questionnaire items for each exogenous variable, developed based on the operational indicators, are provided in Appendix 1. The model was tested using the Partial Least Square Structural Equation Modeling (PLS SEM) approach with SmartPLS 4 software. The target population in this study includes all Muslim individuals residing, earning income, and/or conducting business activities in Langsa City, consistent with the scope outlined in Article 7, Paragraph (1) of Langsa Mayor Regulation No. 5 of 2020 concerning muzaki. Since the total population is unknown precisely, the sample size was determined using the Lemeshow formula as follows:

$$n = \frac{z^2 \times p \times (1 - p)}{d^2}$$

where:

n = required sample size,

z = z-score corresponding to the desired confidence level (for 95% confidence level, z=1.95),

p = estimated proportion of the population (maximum variability assumed at p=0.5),

d = margin of error (set at 5% or 10%).

Assuming maximum variability (p=0.5), a 95% confidence level (z=1.95), and a 10% margin of error (d=0.10), the minimum required sample size was calculated to be approximately 97 respondents. This approach aligns with previous studies on zakat intention that have similarly adopted a 10% margin of error for unknown populations (Alfitrah et al., 2021; Sulasih et al., 2021). This research utilized a convenience sampling method, with criteria including individuals who have previously paid zakat through Baitul Mal. The questionnaire was distributed online via Google Forms from December 10 to December 31, 2024, resulting in 113 respondents, of which 97 respondents met the sampling criteria. To enrich the analysis, the researchers conducted post-

questionnaire interviews with Baitul Mal staff and several respondents, as well as utilized secondary data sources, including official reports from related institutions.

4. RESULTS AND DISCUSSION

4.1. Respondent Profile

The socio-demographic characteristics of the respondents are summarized in Table 2.

Table 2. Respondent Profile

Category	Subcategory	Frequency (n)	Percentage (%)
Gender	Male	45	46%
	Female	52	54%
Age	< 25 years	24	25%
	25–40 years	50	52%
	40–60 years	22	23%
	> 60 years	1	1%
Occupation	Private Employee	15	15%
	Civil Servant	50	52%
	Merchant	9	9%
	Liberal Worker	13	13%
	Others	11	11%

Source: Data processed by the authors (2025)

Among the 97 valid respondents, 45 were male (46%) and 52 were female (54%), which matches the gender ratio in Langsa City reported in 2023 with a ratio of 1:1 (Badan Pusat Statistik Kota Langsa, 2024). For age, 24 respondents (25%) were under 25 years old, 50 respondents (52%) were between 25 and 40 years old, 22 respondents (23%) were between 40 and 60 years old, and one respondent (1%) was over 60 years old. This age distribution is similar to the workforce demographics reported by BPS Langsa, where most workers are between 25 and 59 years old. The high number of respondents aged 25–40 years may be due to the use of convenience sampling. Regarding employment, 15 respondents (15%) worked in the private sector, 50 (52%) were civil servants, 9 (9%) were entrepreneurs, 13 (13%) were freelancers, and 11 (11%) had other occupations. These results align with Langsa City's labor statistics in 2023, suggesting that the respondent profile is representative of the broader population.

4.2. Measurement Model Testing Results (Outer Model)

Indicator reliability in this study was assessed through the outer loading values of each indicator on its respective construct. The detailed outer loading values are presented in Appendix 2. Most indicators exhibited outer loadings above 0.708. However, several indicators—specifically AK2, AK3, MN2, PSB5, PSP4, PSP6, and SK4—recorded outer loadings between 0.4 and 0.708, while SK1 demonstrated an outer loading of 0.319, falling below the acceptable threshold of 0.4 and therefore was removed from the measurement model (J. F. Hair et al., 2021).

Indicators with outer loadings between 0.4 and 0.708 were retained to preserve content validity, ensuring that all dimensions of each construct were adequately represented (J. F. Hair et al., 2021). Supporting this decision, internal consistency reliability (Table 3), convergent validity (Table 3), and discriminant validity (Table 4) tests confirmed that the constructs met acceptable thresholds. Additionally, to strengthen the justification, a confidence interval analysis was performed through bootstrapping using the bias-corrected and accelerated (BCa) method (J. Hair & Alamer, 2022). The analysis employed a two-tailed test at a 5% significance level with 10,000 bootstrap samples. The results, presented in Appendix 3, showed that all indicators were significant at the 1% significance levels. Therefore, the decision to retain AK2, AK3, MN2, PSB5, PSP4, PSP6, and SK4 was deemed appropriate.

Cronbach's alpha and composite reliability (ρ_c), shown in Table 3, values for all constructs ranged between 0.7 and 0.95, indicating a high level of internal consistency reliability (J. F. Hair et al., 2021). Furthermore, the Average Variance Extracted (AVE) values for each construct, as shown in Table 3, exceeded the 0.5 threshold, confirming that the measurement indicators demonstrate adequate convergent validity (J. F. Hair et al., 2021). The HTMT ratios for all construct pairs were below the recommended threshold of 0.9 as shown in Table 4 (J. F. Hair et al., 2021). To further assess whether these ratios were significantly lower than the threshold, a confidence interval analysis was conducted using the percentile bootstrapping method with a two-tailed significance level of 10% and 10,000 bootstrap samples. The results showed that the upper bounds of the 90%

confidence intervals for all HTMT values remained below 0.9, confirming the absence of discriminant validity issues in the measurement model (see Appendix 4) (J. F. Hair et al., 2021).

Table 3. Reliability and Construct Validity Test Results

	Cronbach's Alpha	Composite reliability rho_a	Composite reliability rho_c	AVE
AK	0.932	0.970	0.940	0.667
MN	0.779	0.782	0.859	0.604
NS	0.886	0.951	0.908	0.621
PSB	0.925	0.929	0.940	0.693
PSP	0.847	0.849	0.887	0.568
SK	0.785	0.827	0.848	0.530

Source: SmartPLS 4 software, processed by the authors (2025)

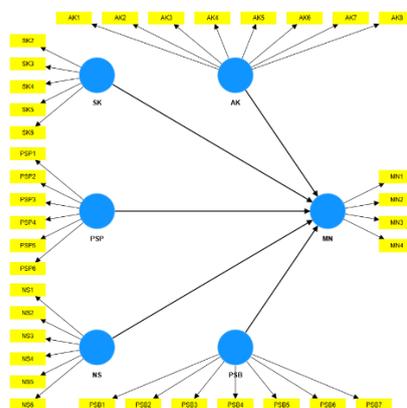
Table 4. Discriminant Validity Test Results – HTMT Ratio

	AK	MN	NS	PSB	PSP	SK
AK						
MN	0.380					
NS	0.607	0.396				
PSB	0.796	0.579	0.582			
PSP	0.562	0.649	0.785	0.534		
SK	0.548	0.717	0.713	0.538	0.787	

Source: SmartPLS 4 software, processed by the authors (2025)

Based on the results of the measurement model assessment, only one indicator, SK1, was removed due to its outer loading falling below 0.4 (specifically 0.319) (J. F. Hair et al., 2021). The revised research model, adjusted according to the measurement model evaluation, is presented in the following by Illustration 3.

Illustration 3. Revised Research Model



Source: SmartPLS 4 software, processed by the authors (2025)

4.3. Structural Model Testing Results (Inner Model)

The variance inflation factor (VIF) values for each construct with respect to the endogenous variable, as shown in Table 5, are all below the threshold of 3, indicating no issues of multicollinearity within the model (J. F. Hair et al., 2021). Specifically, the VIF values for the paths from AK to MN, NS to MN, PSB to MN, PSP to MN, and SK to MN are 2.507, 2.316, 2.488, 2.382, and 1.800, respectively. These results confirm that there are no significant multicollinearity issues in the model, supporting the validity of the relationships among the variables.

The significance testing, as shown in Table 5, conducted through bootstrapping using the percentile method with 10,000 bootstrap samples in a two-tailed analysis, revealed that among the five exogenous variables, three—attitude, perceived behavioral control, and perceived institutionalization—show significant relationships with the endogenous variable. In contrast, subjective norms and accountability were found to have no significant relationship with zakat payment intention.

Table 5. Significance Test Results – Bootstrapping Standard Errors

	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	
AK → MN	-0.195	0.159	1.227	0.220	Rejected
NS → MN	-0.212	0.146	1.446	0.148	Rejected
PSB → MN	0.407	0.124	3.289	0.001	Accepted
PSP → MN	0.299	0.124	2.401	0.016	Accepted
SK → MN	0.458	0.131	3.497	0.000	Accepted

Source: SmartPLS 4 software, processed by the authors (2025)

The coefficient of determination (R^2) value for the endogenous construct, zakat payment intention (MN), is 0.492, with an adjusted R^2 of 0.464. Referring to J. F. Hair et al. (2021), an R^2 value between 0.26 and 0.50 indicates a moderate level of explanatory power, suggesting that approximately 49.2% of the variance in zakat payment intention can be explained by the exogenous variables included in the model. The effect size (f^2) analysis reveals that perceived institutionalization (PSB) ($f^2 = 0.131$) and perceived behavioral control (PSP) ($f^2 = 0.074$) contribute moderately to explaining zakat payment intention. Attitude (SK) ($f^2 = 0.230$), subjective norms (NS) ($f^2 = 0.038$), and accountability (AK) ($f^2 = 0.030$) show small effect sizes. According to J. F. Hair et al. (2021), f^2 values of 0.02, 0.15, and 0.35 respectively indicate small, medium, and large effects. Therefore, among the variables analyzed, perceived institutionalization exhibits the strongest effect on zakat payment intention, followed by perceived behavioral control.

The predictive power of the model was assessed using the PLSpredict procedure, with parameters set at $k = 10$ folds and 10 repetitions, following the recommendations of J. F. Hair et al. (2021). Given that the prediction error distribution for each indicator of the endogenous construct was approximately symmetric, the root mean square error (RMSE) was selected as the appropriate predictive statistic. The comparison between RMSE values obtained from PLS-SEM and linear model (LM) regression, as shown in Table 6, indicates that all indicators for the zakat payment intention construct (MN) have Q^2 values greater than 0 and exhibit lower RMSE values in PLS-SEM compared to LM. These findings suggest that the model demonstrates high predictive power.

Table 6. Comparisson of RMSE PLS SEM and RSME LM – Variable MN

Indikator	Q^2 predict	PLS-SEM_RMSE	LM_RMSE
MN1	0.228	0.402	0.498
MN2	0.195	0.651	0.939
MN3	0.220	0.410	0.615
MN4	0.139	0.596	0.895

Source: SmartPLS 4 software, processed by the authors (2025)

4.4. Relationship between Attitude and Intention to Pay Zakat

The results of the analysis indicate that attitude has a significant positive effect on the intention to pay zakat among muzaki in Langsa City. This finding aligns with previous studies (Jahidin & Amrizal, 2024; Maulidina & Solekah, 2020; Yerro et al., 2023), which suggest that the more positive the attitude of muzaki towards paying zakat through a particular institution, the stronger their intention to channel zakat through that institution. In this context, a positive attitude towards Baitul Mal increases the intention to pay zakat through the institution.

Yerro et al. (2023) argue that the convenience of paying zakat through institutions like Baitul Mal can strengthen the positive attitude of muzaki. Therefore, Baitul Mal should adopt best practices, such as strategic location selection, improving the competence of amil, and applying technology to enhance service quality. Baitul Mal Langsa City benefits from a strategic location in the city center and the presence of BMG—the representative of Baitul Mal in each village—which facilitates muzaki’s access. However, challenges such as a shortage of amil and operational funds remain, as reported by the Badan Amil Zakat Nasional (2024c) and Saputra (2019). Baitul Mal Langsa City can also enhance its presence through social media and online services. Adding features such as a zakat calculator, public service information, and customer service on its official website would improve the convenience for muzaki in fulfilling their zakat obligations.

4.5. Relationship between Subjective Norm and Intention to Pay Zakat

The hypothesis testing results show that subjective norms have no significant effect on muzaki’s intention to pay zakat. Social pressure does not influence zakat payment decisions in Langsa City, indicating that personal beliefs outweigh external expectations. This aligns with Haji-Othman et al. (2021), Saragih (2018), and Yerro et al. (2023), but contrasts with Jahidin & Amrizal (2024), Maulidina & Solekah (2020), and Salman (2022). High religiosity among muzaki suggests zakat is primarily paid as a personal religious obligation rather than for social approval (Ajzen, 1991).

The limited role of reference groups is explained by the low observability of zakat compliance (Haji-Othman et al., 2021). Although zakat payment is mandated under Aceh Provincial Regulation No. 3 of 2021 and Langsa Mayor Regulation No. 5 of 2020, peer monitoring remains weak. To strengthen social influence, Baitul Mal Langsa City could expand its Zakat Compliance Award program, promote compliant businesses, and apply legal measures.

Persuasive social marketing is recommended over sanctions to encourage compliance. Informative and transformational campaigns have been shown to increase institutional zakat contributions (Indrawijaya, 2016; Nasution et al., 2023), while the effectiveness of legal enforcement remains debated (Purnama, 2023; Bin-Nashwan et al., 2019). Although community support for sanctions is high, persuasive strategies are likely more effective and sustainable in the long term.

4.6. Relationship between Perceived Behavioral Control and Intention to Pay Zakat

The results of the hypothesis testing indicate that the perceived behavioral control significantly positively affects the intention to pay zakat. This finding is consistent with the studies of Jahidin & Amrizal (2024) and Yerrou et al. (2023), but contradicts the results of Maulidina & Solekah (2020). The better the perception of the ease of paying zakat through Baitul Mal Langsa City, the higher the intention to pay zakat. Muzaki who are able to control their behavior tend to have a stronger intention to pay zakat.

This suggests that the ease of paying zakat through Baitul Mal is an important consideration for muzaki. From a stakeholder theory perspective, Baitul Mal should develop socialization strategies emphasizing these conveniences to attract muzaki's intention to pay. Jahidin & Amrizal (2024) argue that if the perception of behavioral control influences zakat payment intentions, OPZs should enhance socialization strategies to promote the ease of zakat payment. The ease of payment at Baitul Mal is already outlined in Langsa's Regional Regulation No. 5 of 2020, Articles 8 (2) and 9 (1), which allow muzaki to request assistance for zakat calculations and collection at their preferred location. However, these conveniences have not been widely socialized by Baitul Mal Langsa City, as there are no clear descriptions of these provisions on its official communication platforms (Facebook, Instagram, YouTube). The 11.34% disagreement on indicator PSP3 is justified by the fact that some muzaki are still unaware of these services. Furthermore, Baitul Mal Langsa City does not yet have an official website as a credible information medium.

4.7. Relationship between Accountability and Intention to Pay Zakat

The results show that accountability does not significantly influence muzaki's intention to pay zakat. This indicates that Baitul Mal Langsa City's accountability is not a determining factor in muzaki's decision to channel their zakat through the institution. This finding aligns with Salman (2022) and Mukhibad et al. (2019) but contrasts with Bahri et al. (2022). From the Islamic zakat accountability framework (Saad et al., 2014), accountability is ultimately directed to Allah SWT, not muzaki. Once zakat is paid, muzaki believe their obligation is fulfilled, leaving further responsibility to Baitul Mal. This perspective is reflected in respondents' statements prioritizing personal compliance over institutional transparency.

The low demand for accountability reports contributes to a relatively low zakat compliance rate (ZCI score 56 in 2023). Muzaki are primarily motivated by religious duty and spiritual reward, making the payment channel—traditional or institutional—less relevant (Saragih, 2018). However, Baitul Mal Langsa City can leverage this religiosity to promote institutional zakat by emphasizing its broader distribution capacity. Unlike direct giving, Baitul Mal Langsa City allocates zakat to all eight mustahik categories (except riqab—slaves), including productive programs that generate long-term benefits (Daulay et al., 2022; Kasri, 2016; Rahmat & Nurzaman, 2019). This aligns with the concept of amal jariyah, which many muzaki value.

Despite the potential, accountability remains limited due to outdated data, inaccessible reports, and perceptions that reporting is only procedural. Respondents have called for improved transparency through digital platforms, such as websites or apps, to enhance access to zakat information. Strengthening the visibility and accessibility of accountability reports can build trust, complement muzaki's religious motivations, and encourage greater use of Baitul Mal as the preferred zakat channel.

4.8. Relationship between Perception of Institutionalization and Intention to Pay Zakat

The results of hypothesis testing indicate that perceptions of the institutionalization of Baitul Mal positively influence the intention of muzaki to pay zakat in Langsa City. This finding is consistent with the study by Yerrou et al. (2023), which found that muzaki perceptions of state ownership over zakat institutions significantly influence their intention to pay zakat through these institutions. It is also aligned with Al-Qaradawi (2000) view that the collection and distribution of zakat are among the primary responsibilities of an Islamic state.

The Langsa City Government, based on its autonomous authority, implements governance in accordance with Islamic law principles. The management of zakat by the Langsa City Government through Baitul Mal is positively perceived by muzaki because it reflects the fulfillment of governmental duties in an Islamic context, thereby enhancing their willingness to channel zakat through Baitul Mal. The study also found that 10% of respondents disagreed with the inclusion of zakat as a component of Regional

Original Revenue (PAD). This supports the argument presented by Syahbandir et al. (2022), who stated that incorporating zakat into PAD could trigger regulatory conflicts and controversy, necessitating special regulatory treatment distinct from other regional revenues, such as establishing a dedicated revenue account.

Regulatory provisions under the Aceh Provincial Regulation Number 3 of 2021 already classify zakat, infaq, and sadaqah (ZIS) as a special form of PAD, distinct in terms of planning, depositing, budgeting, disbursement, and distribution, and aligned with sharia principles. The respondents' disagreement may stem from a lack of awareness regarding these regulations, leading to a misperception that zakat is managed similarly to taxes and retributions. In this regard, Baitul Mal Langsa City is encouraged to intensify public education efforts to reinforce its institutional legitimacy.

From the perspective of institutional theory, the Aceh Provincial Regulation Number 3 of 2021 and Langsa Mayor Regulation No. 5/2020 provide formal legitimacy to Baitul Mal as the official zakat management institution. This legal legitimacy facilitates public support and encourages muzaki to channel their zakat through Baitul Mal (Meyer & Rowan, 1977). Muzaki who pay zakat through Baitul Mal perceive their zakat payments as legitimate, both religiously and legally. They also regard Baitul Mal as a more effective and credible means of fulfilling their zakat obligations compared to alternative channels.

The successful implementation of the Aceh Provincial Regulation Number 3 of 2021 and Langsa Mayor Regulation No. 5/2020 can be attributed to two key factors: first, the application of Islamic law as part of Aceh's special autonomy, and second, strong community support for the implementation of Islamic law. Syahbandir et al. (2022) note that the establishment of the Aceh Provincial Regulation Number 3 of 2021 was made possible by Aceh's special autonomy. However, legal legitimacy alone is insufficient without corresponding social legitimacy. For example, in Pidie Regency, no regent regulation was issued to mandate the collection of professional zakat because the majority of the population did not endorse it, based on the Shafi'i school of thought (Syahbandir et al., 2019). This example highlights the importance of community support alongside legal frameworks.

The findings of this study may also serve as a scientific basis for BAZNAS in formulating the roadmap for establishing a national law mandating zakat payment for Muslims in Indonesia, targeted for the 2031–2035 period. The regulatory framework for this prospective legislation must consider legal legitimacy, social legitimacy, and the diverse needs of stakeholders. Legal legitimacy alone will not suffice if it lacks corresponding social support, as demonstrated by the case in Pidie Regency. This challenge is even more significant given that Indonesia is not an Islamic state and that there are diverse Islamic schools of thought within the country.

Historical disputes regarding professional zakat, such as those within Muhammadiyah during the 1989 Tarjih Congress in Malang, further illustrate these challenges, although Muhammadiyah later recognized professional zakat as obligatory during its 2000 National Tarjih Conference in Jakarta (Syahbandir et al., 2019). Thus, besides widespread public education and outreach, collaboration among multiple stakeholders will be essential to successfully implement this policy initiative.

5. CONCLUSIONS

This study aimed to investigate the determinants of the intention to pay zakat through Baitul Mal Langsa City, using an extended Theory of Planned Behavior framework. The results show that attitude, perceived behavioral control, and perception of institutionalization significantly affect the intention to pay zakat, while subjective norms and accountability do not. These findings indicate that personal religious motivations, perceptions of ease, and institutional trust are more influential than external social pressure or accountability concerns.

The significant role of attitude is consistent with prior studies (Jahidin & Amrizal, 2024; Maulidina & Solekah, 2020; Yerrou et al., 2023) and highlights the importance of service quality and perceived convenience in shaping positive perceptions toward institutional zakat payment. The non-significant role of subjective norms aligns with Haji-Othman et al. (2021) and Saragih (2018), suggesting that zakat payment decisions in Langsa City are predominantly internalized acts of worship, relatively immune to social influence. The significant influence of perceived behavioral control emphasizes the need for easily accessible and user-friendly zakat payment channels, supporting Yerrou et al. (2023). Meanwhile, the surprising non-significance of accountability resonates with Mukhibad et al. (2019), reflecting that muzaki in Langsa perceive their religious obligation as fulfilled once payment is made, regardless of organizational reporting.

The study's contributions are twofold: theoretically, it enriches the TPB framework in a Sharia-based governance context by incorporating institutional perception; practically, it provides strategic insights for Baitul Mal and policymakers to strengthen zakat management and collection. However, limitations exist, including the reliance on self-reported measures, the geographic restriction to Langsa City, and the cross-sectional nature of the data, which limits causal inferences. Future research should explore longitudinal designs to capture changes in muzaki behavior over time, expand studies to other regions with diverse socio-religious contexts, and integrate qualitative methods to understand deeper motivational dynamics behind zakat compliance.

Based on the findings, several recommendations can be made. Operationally, Baitul Mal Langsa City should improve public understanding of zakat regulations through targeted socialization and enhance online platforms by developing a comprehensive website offering zakat calculators, public service announcements, and transparency dashboards. From a policy perspective, consistent messaging that reinforces Baitul Mal's role as a

Sharia-compliant institution should be pursued, while future regulations must address both legal and social legitimacy aspects. Academically, further research should investigate the role of religiosity as a potential moderating factor and examine the impact of different social marketing strategies on zakat compliance behavior. Continuous collaboration among zakat institutions, government bodies, religious scholars, and civil society organizations will be critical for developing an inclusive and sustainable zakat management framework in Indonesia.

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APPENDICES

Appendix 1. Questionnaire

Name : (Optional)

Gender : Male Female

Age : < 25 years old 25 – 40 years old
 40 – 60 years old > 60 years old

Occupation : Private Employee Civil Servant
 Merchant Liberal Profession
 Other:

Phone Number : (Optional)

Have you ever paid zakat at Baitul Mal? *

Yes No

* Participants who selected "Yes" in response to the above question proceeded to complete the remainder of the questionnaire. For participants who indicated that they do not pay zakat, the questionnaire was terminated.

QUESTIONNAIRE INSTRUCTIONS

Please place a check mark (✓) in the column that best represents your actual situation, using the following answer choices:

- 6 : Strongly Agree
- 5 : Agree
- 4 : Slightly Agree
- 3 : Slightly Disagree
- 2 : Disagree
- 1 : Strongly Disagree

ATTITUDE

No.	Statement	1	2	3	4	5	6
1	Paying zakat purifies wealth.						
2	Paying zakat is one of my top priorities.						
3	Paying zakat through Baitul Mal is a good idea.						
4	Paying zakat through Baitul Mal and distributing it through various programs is a wise action.						
5	Paying zakat through Baitul Mal gives me peace of mind.						
6	Paying zakat through Baitul Mal helps me fulfill my obligation as a zakat payer (muzaki).						

SUBJECTIVE NORMS

No.	Statement	1	2	3	4	5	6
1	People around me believe that paying zakat through Baitul Mal is a good idea.						
2	My family and friends encourage me to pay zakat through Baitul Mal.						

3	My ustadz/religious teachers advise me to pay zakat through Baitul Mal.
4	My family and friends have paid zakat through Baitul Mal.
5	My ustadz/religious teachers have paid zakat through Baitul Mal.
6	I tend to follow the zakat payment method practiced by my family, friends, or teachers.

PERCEIVED BEHAVIORAL CONTROL

No.	Statement	1	2	3	4	5	6
1	I have the knowledge and ability required to pay zakat through Baitul Mal.						
2	I have the resources needed to pay zakat through Baitul Mal.						
3	I have family, friends, or contacts who can assist me in paying zakat through Baitul Mal.						
4	Baitul Mal will be my only zakat payment channel.						
5	The decision to pay zakat through Baitul Mal Kota/Gampong is entirely under my control.						
6	I am confident in paying zakat through Baitul Mal instead of directly to zakat recipients (mustahik).						

ACCOUNTABILITY

No.	Statement	1	2	3	4	5	6
1	Baitul Mal employees are honest and have integrity in carrying out their duties.						
2	Information regarding activities conducted by Baitul Mal is regularly reported and publicly accessible.						
3	Information on zakat collection and distribution by Baitul Mal is routinely reported and can be accessed by the public.						
4	The programs run by Baitul Mal improve the welfare of zakat recipients (mustahik).						
5	Zakat funds are distributed by Baitul Mal based on the needs of zakat recipients (mustahik).						
6	Baitul Mal's reports thoroughly present organizational information such as policies, duties, and functions.						
7	Reports from Baitul Mal are prepared in accordance with applicable laws and regulations.						
8	The collection, distribution, and management of zakat funds by Baitul Mal comply with Islamic law (sharia).						

PERCEPTION OF INSTITUTIONALIZATION OF BAITUL MAL

No.	Statement	1	2	3	4	5	6
1	Government-appointed Baitul Mal staff will be able to manage zakat funds effectively.						
2	The local government can manage Baitul Mal effectively.						
3	The local government can enhance the credibility of Baitul Mal.						
4	Government ownership of Baitul Mal will positively impact its effectiveness.						
5	Including zakat payments through Baitul Mal as a component of Regional Original Revenue (PAD) is a good idea.						
6	The zakat provisions outlined in Qanun Aceh No. 3/2021 and Langsa Mayor Regulation No. 5/2020 are in accordance with Islamic law.						
7	Making zakat payment mandatory for every Muslim in Aceh with penalties for non-compliance, as regulated in the Baitul Mal Qanun, is a good practice.						

RESPONDENT'S COMMENTS/SUGGESTIONS/FEEDBACK:

Appendix 2. Bootstrapping Confidence Interval Results for Outer Loading

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
AK1 ← AK	0.883	0.871	0.049	17.982	0.000
AK2 ← AK	0.594	0.575	0.156	3.804	0.000
AK3 ← AK	0.610	0.594	0.160	3.816	0.000
AK4 ← AK	0.872	0.868	0.042	20.539	0.000
AK5 ← AK	0.908	0.906	0.028	32.149	0.000
AK6 ← AK	0.816	0.805	0.069	11.841	0.000
AK7 ← AK	0.864	0.863	0.044	19.855	0.000
AK8 ← AK	0.915	0.913	0.029	31.923	0.000
MN1 ← MN	0.853	0.851	0.042	20.542	0.000
MN2 ← MN	0.697	0.689	0.091	7.642	0.000
MN3 ← MN	0.756	0.766	0.095	7.952	0.000
MN4 ← MN	0.795	0.826	0.057	13.840	0.000
NS1 ← NS	0.843	0.833	0.047	17.883	0.000
NS2 ← NS	0.829	0.815	0.060	13.788	0.000
NS3 ← NS	0.779	0.765	0.081	9.579	0.000
NS4 ← NS	0.716	0.706	0.082	8.770	0.000
NS5 ← NS	0.803	0.783	0.079	10.197	0.000
NS6 ← NS	0.753	0.771	0.057	13.312	0.000
PSB1 ← PSB	0.819	0.819	0.049	16.874	0.000
PSB2 ← PSB	0.860	0.859	0.033	26.430	0.000
PSB3 ← PSB	0.872	0.870	0.036	24.238	0.000
PSB4 ← PSB	0.874	0.872	0.034	25.396	0.000
PSB5 ← PSB	0.689	0.687	0.090	7.677	0.000
PSB6 ← PSB	0.863	0.862	0.037	23.284	0.000
PSB7 ← PSB	0.833	0.835	0.033	24.877	0.000
PSP1 ← PSP	0.810	0.806	0.066	12.291	0.000
PSP2 ← PSP	0.787	0.784	0.068	11.552	0.000
PSP3 ← PSP	0.804	0.796	0.054	14.976	0.000
PSP4 ← PSP	0.684	0.673	0.094	7.285	0.000
PSP5 ← PSP	0.759	0.748	0.106	7.188	0.000
PSP6 ← PSP	0.666	0.669	0.105	6.369	0.000
SK2 ← SK	0.746	0.754	0.050	14.946	0.000
SK3 ← SK	0.787	0.781	0.060	13.215	0.000
SK4 ← SK	0.581	0.589	0.158	3.676	0.000
SK5 ← SK	0.698	0.705	0.062	11.210	0.000
SK6 ← SK	0.807	0.799	0.059	13.684	0.000

Source: SmartPLS 4 software, processed by the authors (2025)

Appendix 3. Bootstrapping Confidence Interval Results for HTMT Ratio

	Original sample (O)	Sample mean (M)	CI 5%	CI 95%
MN ⇔ AK	0.380	0.406	0.247	0.581
NS ⇔ AK	0.607	0.620	0.375	0.842
NS ⇔ MN	0.396	0.422	0.281	0.586
PSB ⇔ AK	0.796	0.799	0.685	0.898
PSB ⇔ MN	0.579	0.581	0.422	0.732
PSB ⇔ NS	0.582	0.598	0.411	0.773
PSP ⇔ AK	0.562	0.568	0.399	0.740
PSP ⇔ MN	0.649	0.657	0.492	0.804
PSP ⇔ NS	0.785	0.784	0.660	0.899
PSP ⇔ PSB	0.534	0.541	0.411	0.675
SK ⇔ AK	0.548	0.559	0.427	0.693
SK ⇔ MN	0.717	0.724	0.569	0.872
SK ⇔ NS	0.713	0.711	0.566	0.842
SK ⇔ PSB	0.538	0.539	0.380	0.696
SK ⇔ PSP	0.787	0.788	0.685	0.890

Source: SmartPLS 4 software, processed by the authors (2025)

Appendix 4. Bootstrapping Confidence Interval Results for Outer Loading

Construct	Items	Accountability	Intention to Pay Zakat	Subjective Norm	Perception of Institutionalization	Perceived Behavioral Control	Attitude
Accountability	AK1	0.883					
	AK2	0.595					
	AK3	0.610					
	AK4	0.872					
	AK5	0.908					
	AK6	0.816					
	AK7	0.864					
	AK8	0.915					
Intention to Pay Zakat	MN1		0.852				
	MN2		0.698				
	MN3		0.755				
	MN4		0.795				
Subjective Norm	NS1			0.843			
	NS2			0.829			
	NS3			0.779			
	NS4			0.716			
	NS5			0.803			
	NS6			0.753			
Perception of Institutionalization	PSB1				0.819		
	PSB2				0.860		
	PSB3				0.872		
	PSB4				0.875		
	PSB5				0.689		
	PSB6				0.863		
	PSB7				0.833		
Perceived Behavioral Control	PSP1					0.810	
	PSP2					0.786	
	PSP3					0.804	
	PSP4					0.684	
	PSP5					0.759	
	PSP6					0.666	
Attitude	SK1						0.319
	SK2						0.741
	SK3						0.783
	SK4						0.582
	SK5						0.706
	SK6						0.795

Source: SmartPLS 4 software, processed by the authors (2025)