Non-Civil Servant *Muzakkī* Intentions in Paying *Zakāh* in BAZNAS of Sidoarjo Regency and BAZNAS of Trenggalek Regency, East Java

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Abstract: This study aims to explore the intentions of non-civil servant (non-ASN) *Muzakkī* in paying *zakāh* through BAZNAS in Sidoarjo and Trenggalek Regencies, East Java, using the Theory of Planned Behavior (TPB) as an analytical framework. Through a qualitative-descriptive approach, primary data were obtained via structured interviews with BAZNAS officials and selected non-ASN zakāh payers. The findings reveal that among the three core TPB components—attitude toward behavior, subjective norms, and perceived behavioral control—attitude emerges as the most influential determinant of *zakāh* intention. While social pressure (subjective norms) and access convenience (perceived control) played a secondary role, these factors became pivotal in shaping the decision to channel *zakāh* through formal institutions like BAZNAS. The study highlights that institutional strategies such as transparency, community engagement, and digital accessibility significantly impact zakāh compliance among private-sector contributors. This research offers a practical contribution to *zakāh* management literature by contextualizing behavioral intention theories in faith-based philanthropy. It also identifies institutional gaps and proposes actionable strategies for *zakāh* authorities globally, especially in countries with decentralized *zakāh* systems. Future studies should expand this behavioral framework to other Muslim-majority regions, enabling comparative insights into *zakāh* compliance and institutional trust across socio-religious contexts.
Keywords: *Zakāh* Compliance, Behavioral Intention, Non-Civil Servants, Planned Behavior Theory, Faith-Based Philanthropy

Introduction

Empirically, the *zakāh* instrument is essential in stabilizing the community's economy. As history proves, during the leadership of Umar ibn Abdul Aziz, he was able to alleviate the majority of his people who lived on the poverty line through optimizing fundraising, management, and distribution of *zakāh, infāq, ṣadaqah* and grant funds that were maximal and right on target. His central policy is to localize the distribution of philanthropic funds.[1] It shows that *zakāh* is the first instrument that can be managed to improve the welfare of the people.

According to World Population Review 2021 data, Indonesia is inhabited by more than 231,000,000 Muslim residents. In this data, Indonesia is ranked first in the world in terms of the number of people who embrace Islam, followed by South Asian countries, namely Pakistan, India, and Bangladesh.[2] Let us look at data from the Ministry of Home Affairs of the Republic of Indonesia (Kemendagri RI) for 2022 which states that the population of Indonesia is 273 million. The *Muslim* population in Indonesia is around 84.62%.[3] Thus, the country has great potential to eradicate poverty and stabilize the economy by optimizing *Muslim* people's *zakāh*.

With almost 85% of the population being *Muslim*, of course, *Muzakkī's* potential to issue obligatory *zakāh* cannot be underestimated and left to run wild. Noor Achmad, Head of the National *Zakāh* Amil Agency (BAZNAS) said there is potential for *zakāh* worth 327 trillion rupiah, of which only 17 trillion rupiah can be collected.[4] With almost 85% of the population being *Muslim*, of course, *Muzakkī's* potential to issue obligatory Zakāh cannot be underestimated and left to run wild. Noor Achmad, Head of the BAZNAS, said there is potential for *zakāh* worth 327 trillion rupiahs, of which only 17 trillion rupiahs can be collected. It means that only 5.20% has so far been able to be collected by `*Āmil* of BAZNAS and its derivatives, specifically official organizations affiliated with BAZNAS, both private or state, and the number of *Muzakkī* is no more than 11 million people.

Based on the data above, it is detected that public awareness of paying *zakāh* is still lacking, and education for *Muslim* communities who have the potential to become *Muzakkī* is also lacking. So, there must be policies, outreach, education, and support from various parties to maximize the potential of existing *zakāh* funds. In this case, it can start from the government with wise policies. Such as, socializing it to influential religious figures to educate and invite the public supporting this policy.

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[1] Bakhrul Huda, "Penerapan Manajemen Zakat Umar Bin Abdul Aziz Di Masa Corona," *sanadmedia.com* (2020), https://www.researchgate.net/publication/358272679_Penerapan_Manajemen_Zakāh_Umar_bin_Abdul_Aziz_di_Masa_Corona_-_sanadmediacom.

[2] World Population Review Team, "Muslim Population by Country 2022," 2022, accessed September 11, 2022, https://worldpopulationreview.com/country-rankings/muslim-population-by-country.

[3] Sekretariat, "273 Juta Penduduk Indonesia Terupdate Versi Kemendagri," February 24, 2022, accessed September 9, 2022, https://dukcapil.kemendagri.go.id/berita/baca/1032/273-juta-penduduk-indonesia-terupdate-versi-kemendagri.

[4] M Iqbal Al Machmudi, "Potensi Zakah Indonesia Rp327 Triliun, Baru Terkumpul Rp17 Triliun," April 3, 2022, accessed September 11, 2022, https://mediaindonesia.com/humaniora/483062/potensi-Zakāh-indonesia-rp327-triliun-baru-terkumpul-rp17-triliun.

In managing *zakāh* funds, the government has been asked to be involved from the start by Sharia. Where an *Ūlī al-Amr* in classical jurisprudence appointed `*Āmil* to collect and distribute *zakāh* funds. As the Leader, *Rasūl Allāh* pbuh delegated Muadz bin Jabal to Yemen to withdraw, collect, and distribute *zakāh* in the Yemen area. As Hadith:

> *"The Messenger of Allah sent me to Yemen and told me to take zakāh from every thirty zakāh cows one head of Tabī' or Tabī'ah, and every forty zakāh cows one head of musinnah..."* [5]

Appointing and sending `*Āmil* to collect *zakāh* continuously was also carried out by the *Khulafā al-Rāshidīn*. So, it is clear that *Ūlī al-Amr*'s obligation is to protect property rights, namely collecting *zakāh* from those obliged to pay it and distributing it to those entitled to it. If necessary, an *Ūlī al-Amr* can even fight a group of people who are deliberately campaigning for disobedience by not paying *zakāh*. It is what happened in the era of the caliph Abu Bakr al-Siddiq ra.[6]

In Indonesia, the government has involved itself in the process of managing *zakāh* funds, and this is conveyed in Law no. 23 of 2011 *(UU Nomor 23 Tahun 2011)* concerning *zakāh* management. However, *zakāh* management in Indonesia, regulated by Law No. 23 of 2011, still has various implementation challenges that need solutions for policy improvements. It is as stated by the National Committee for Sharia Economics and Finance (KNEKS).[7] In particular, the dual function article of BAZNAS is appointed as the government's representative in the *zakāh* article as regulator and operator.

The diversity of Indonesian organizations and society and the government's flexibility in handling *zakāh* are unique. In Indonesia, the government does not prevent private parties from being involved in collecting, managing, and distributing *zakāh*. It is different if we look at Sudan, Pakistan, and others, where their regulations emphasize that only government institutions are allowed to collect, manage, and distribute *zakāh*. As a result of the flexibility of Indonesian regulations, problems such as potential conflicts of interest between BAZNAS as regulator and operator are inevitable.[8]

The non-maximization of the potential for *zakāh* funds to be collected is not only due to the above reasons. Many people do not distribute *zakāh* through official agencies trusted and legalized by the government. So, written data recaps based on realizing existing *zakāh* potential are not reported and recorded. It is because there are private institutions that are not registered but can convince the *Muzakkī* around them. The pattern of approach and closeness of the area is not a concrete reason for the *Muzakkī* to channel their *zakāh* funds to them. So, it is difficult for official government *zakāh* management agencies such as BAZNAS to enter and convince *Muzakkī* in the area.

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[5] Muḥammad bin 'Abd al-Raḥmān bin 'Abd al-Raḥīm al-Mubarakfūrī, *Tuḥfat Al-Aḥważī Syarḥ Jāmi' al-Turmużī*, vol. 3 (Beirut: Dār al-Kutub al-'Ilmiyyah, n.d.), p. 207.

[6] Aḥmad bin 'Alī bin Ḥajar al-'Asqalānī, *Fatḥ Al-Bārī Sharḥ Ṣaḥīḥ al-Bukhārī*, vol. 12 (Kairo: Dār al-Rayyān li al-Turāth, 1986), p. 288.

[7] Tim Redaksi KNEKS, "Dinamika Tantangan Regulasi dan Kebijakan Pengelolaan Zakat Nasional," 30 Desember 2021, accessed September 11, 2022, https://knks.go.id/isuutama/35/dinamika-tantangan-regulasi-dan-kebijakan-pengelolaan-zakat-nasional.

[8] Ibid.

In order to optimize the existence of BAZNAS, several solutions have been attempted by the government, one of which is the East Java (Jatim) Provincial Government which has given instructions Number: 01/INST/2021 regarding salary cuts for civil servants (ASN) intended for *zakāh* payments of 2.5%. In the main letter of the Governor's instructions, it is stated that civil servants in the East Java Province area received instructions to pay *zakāh* on income of 2.5 % through the National *Zakāh* Amil Agency (BAZNAS) of East Java Province. The levy value of the immediate letter for category IV is IDR 200,000, category III is IDR 150,000, category II is IDR 100,000, and category I is IDR 50,000.[9] The Governor previously instructed the East Java BAZNAS to register, collect, and report *zakāh* from East Java Provincial Government civil servants through the Governor's Instruction Letter Number 1/INST/2017.

In addition to approaches from government agencies, referring to the website baznasjatim.com, BAZNAS of East Java Province also collaborates with government and private agencies to encourage employees in these agencies to pay *zakāh* through BAZNAS.[10] However, from research data, most of the zakāh funds collected by BAZNAS are still dominated by deductions from the monthly salaries of civil servants. It means the East Java BAZNAS focus on non-civil servant groups is not optimal.

Some of the strategies that must be made by BAZNAS to attract *Muzakkī* to pay *zakāh* through BAZNAS are to create targeted field programs such as the *Iftār* program with 35,000 orphans or *ḍu'fā'*, donation for 5,000 orphans or *ḍu'fā'*, Foster Parents for a Day Program (OASE/*Orang Tua Asuh Sehari*), *Eid al-Fitr* Gift Packages (*Si Fitri*), *Eid* gifts from *Bunda Ojol*, and *Iftār* at the scavenger village.[11] Each program explains in detail the scope of the number of people who will be assisted, the time and location of implementation, the price per assistance, and the cooperation mechanism.[12] In addition, the East Java Provincial Government specifically boosted the East Java BAZNAS with Community Empowerment programs, including:[13]

1. One Family One Bachelor Scholarship Program (*Satu Keluarga Satu Sarjana; SKSK)* given to Indah Fajriyatus Zahroh. She is a 5th-semester Japanese Studies student at the Faculty of Cultural Sciences, Airlangga University. The value of assistance provided is IDR 2 million/semester.
2. High School Scholarship awarded to Fikri Zakaria Yahya. He is a student at Satya Widya Vocational School, 10th grade. The value of the assistance provided is IDR 1 million/year.

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[9] Samian, "Gubernur Khofifah Instruksikan Potong Gaji Untuk ZIS, Guru SMA/SMK Bergolak," 25 April 2022, accessed September 12, 2022, https://suarabanyuurip.com/pendidikan/read/172467/gubernur-khofifah-instruksikan-potong-gaji-untuk-zis-guru-smasmk-bergolak.

[10] Tim Redaksi Baznas, "Rakor UPZ Baznas Jatim 2022: Bersama Menggapai Keberkahan Ramadhan," 13 Maret 2022, accessed September 12, 2022, https://Baznasjatim.com/berita/cerita-aksi/rakor-upz-Baznas-jatim-2022-bersama-menggapai-keberkahan-ramadhan.

[11] Ibid.

[12] Ibid.

[13] Tim Kominfo Jatim, "Sempurnakan Ibadah Ramadan, Gubernur Khofifah Tunaikan Kewajiban Zakat," April 15, 2022, https://kominfo.jatimprov.go.id/berita/sempurnakan-ibadah-ramadan-gubernur-khofifah-tunaikan-kewajiban-zakat.

3. Monthly Dhuafa Fakir donation given to Mrs. Ripa, 84 years old from Keputran Panjunan. The value of the assistance provided is IDR 600 thousand/month.
4. A business Capital Donation was given to Mr. Jaelani. He is a Bakso Seller from Pandugo IV/3 Surabaya. The value of the assistance provided is IDR 2,500,000.00.

Actualization of *zakāh* collection achievements in East Java Province is still relatively low. The BAZNAS strategic research center calculates that the *zakāh* potential of East Java Province is more than IDR 30 trillion. However, the total *zakāh* collected in 2021 is only IDR 1 trillion,[14] and even it is dominated by the results of *zakāh* collection from government agencies or deductions from civil servant (ASN) salaries. However, the existence of *zakāh* funds from the private sector cannot be denied even though they are still small and even continuously distribute *zakāh* funds. For this reason, it is interesting for researchers to know how compliance the non-civil servant community has with increasing the intention to pay *zakāh* at BAZNAS of East Java.

Considering that BAZNAS of East Java is a large institution, we focused our research on the Sidoarjo and Trenggalek Regency. On the other hand, there are 4,000 *Muzakkī* registered by UPZ[15] and this figure is only 0.6% of the total *Muzakkī* that BAZNAS of Trenggalek Regency has not touched, and only 200 people are non-civil servants registered *Muzakkī*. Likewise with BAZNAS of Sidoarjo Regency, non-civil servant *Muzaki* who have registered are only 75 *Muzakkī* or only 0.004% of the 1,310 Muzakkī who have submitted their *zakāh* to various agencies. The data shows that there is still a lack of realization of the existing potential. With this research, it is hoped that the Institution will have a strategy and plan to approach the untapped potential of non-civil servant *Muzakkī*, so that it can channel its assistance to *Mustahiq* more widely.

Many researchers have discussed the intentions of non-civil servant *Muzakkī* in paying *zakāh* through BAZNAS. As in research conducted by Rini Dwi Yuli,[16] Sumadi dan Priliastuti,[17] Wisudani et al.,[18] Akbar[19] and Khoirunnida,[20] etc.

[14] Ika Suryani Syarif, "Capain Zakat Masyarakat Jawa Timur Masih Rendah," April 13, 2022, accessed August 24, 2022, https://www.suarasurabaya.net/kelanakota/2022/capaian-zakat-masyarakat-jawa-timur-masih-rendah/.

[15] Zakat Collection Unit, abbreviated as UPZ, is an organizational unit established by BAZNAS

[16] Dwi Yulianti R., *Faktor-Faktor Yang Mempengaruhi Keputusan Minat Pegawai Negeri Sipil (ASN) Membayar Zakat Profesi Melalui Payroll System (Studi di Smkn 46 Jakarta dan SMKN 50 Jakarta)*, Disertasi (Sekolah Tinggi Ilmu Ekonomi Indonesia (STEI) Jakarta, 2021).

[17] Sumadi Sumadi and Dini Priliastuti, "Pengaruh Pendapatan, Kepercayaan dan Religiusitas Terhadap Minat Untuk Membayar Zakat Penghasilan," *Journal of Economics Research and Policy Studies* 1, no. 1 (April 30, 2021): 12–24, accessed September 12, 2022, https://journal.nurscienceinstitute.id/index.php/jerps/article/view/43.

[18] Wisudani Rahmaningtyas, Ratieh Widhiastuti, and Minhatul Maula, "Peran Regulasi Pemerintah dalam Kajian Minat Membayar Zakat Melalui BAZNAZ," *SAINS: Jurnal Manajemen dan Bisnis* XIII, no. 1 (December 2020), p. 92–107.

[19] Musfira Akbar, "Pengelolaan Zakat Profesi Aparat Sipil Negara," *J-HES: Jurnal Hukum Ekonomi Syariah* 2, no. 2 (December 2018), p. 110–123.

[20] Khoirunnida, "Komparasi Manajemen Pengelolaan Zakat Profesi Bagi Aparatur Sipil Negara (ASN) (Studi Pada Baznas Kabupaten Lombok Timur dan BAZNAS Kabupaten Lombok Tengah)", (Tesis--Pascasarjana UIN Mataram, Mataram, 2020).

However, for specific themes related to non-civil servant *Muzakkī* who distribute *zakāh* through BAZNAS, there are only a few studies, specifically research by Lintang Kalatidha and Banatul Hayati.[21], Firda Nabila Hanum[22], Nurul Huda and Abdul Gofur[23] also Siti Masitoh Hasibuan[24].

Based on the background that has been explained, the researcher prepared a problem formulation by narrowing the objects of study in the Sidoarjo and Trenggalek Regency, namely to find out the intentions of non-civil servant *Muzakkī* in paying *zakāh* at BAZNAS of Sidoarjo and Trenggalek Regency, and to find out how BAZNAS of Sidoarjo and Trenggalek Regency in growing the intention of the non-civil servant *(Non-ASN)* community to pay *zakāh*.

Research Method

In this research, qualitative methods were used with a descriptive approach.[25] This research uses data collection, namely interviews and documentation. The interview method used was a structured interview. Next, the researcher used a purposive sampling technique to select sources. In this case, the researchers took samples from *Muzakkī,* who regularly paid their *zakāh* at BAZNAS of Sidoarjo and Trenggalek Regency within a period of three years.

This research location is located at BAZNAS of Sidoarjo and Trenggalek Regency. Researchers determined these two locations because the total number of Muzakkī at BAZNAS of Trenggalek Regency was approximately 4000 *Muzakkī*, but non-civil servant *Muzakkī* was approximately 200 *Muzakkī*. Meanwhile, the total *Muzakkī* at BAZNAS of Sidoarjo Regency is approximately 9,580 *Muzakkī*. However, non-civil servant *Muzakkī* is approximately 75 *Muzakkī*.

Data and sources consist of primary and secondary. The primary data source in the research was obtained through interviews with three people from non-civil servant *Muzakkī*, Sidoarjo district, and three non-civil servant *Muzakkī* from Trenggalek district, also head of the fund collection section at BAZNAS of Trenggalek and Sidoarjo Regency. As well as secondary data in the form of the Institution's vision and mission, financial reports and magazines published by the Institution. The data analysis steps in this research are data collection, data reduction, data display, and conclusion drawing and verification. The triangulation used to support and obtain data validity that can be accounted for in this research is a triangulation of sources and techniques.[26]

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[21] Lintang Kalatidha dan Banatul Hayati, "Analisis Minat Aparatur Sipil Negara Membayar Zakat pada Badan Amil Zakat Nasional Kota Semarang". *Jurnal Ilmiah Ekonomi Islam*, 8(02) (2022), p. 1404-1410.

[22] Firda Nabila Hanum, "Analisis Faktor-Faktor Yang Mempengaruhi Preferensi Muzakki ASN dalam Memilih Tempat Membayar Zakat Profesi di BAZNAS Kabupaten Gresik",*Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, Vol. 09 No. 01 (2020).

[23] Nurul Huda dan Abdul Gofur, "Analisis Intensi Muzakki Dalam Membayar Zakat Profesi Di Baznas DKI", *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah,* 4 (2) (2012).

[24] Siti Masitoh Hasibuan, "Analisis Keputusan Muzakki Melaksanakan Pembayaran Zakat di Badan Amil Zakat Nasional Kabupaten Di Sumatera Utara", *el-Buhuth: Borneo Journal of Islamic Studies,* (2020), p. 153-167.

[25] Afifuddin and Beni Ahmad, *Metodologi Penelitian Kualitatif.* (Bandung: Pustaka Setia, 2009), p. 54.

[26] Lexy J Moelong, *Metodologi Penelitian Kualitatif* (Bandung: PT Remaja Rosdakarya, 1993), p. 330.

In this research, the intention of non-civil servant *Muzakkī* in paying *zakāh* at BAZNAS of Sidoarjo and Trenggalek district is viewed from the theory of planned behavior theory. This theory aims to predict and understand motivational influences on behavior that are not under the individual's own control or willingness.[27] This theory has a scientific framework of thought, which can be evidence that the intention to carry out specific actions is caused by three reasons, namely subjective norms, attitude towards behavior, and perceived behavioral control. In the context of this research, researchers analyzed the attitude of agreement, belief, and supporting factors of non-civil servants *Muzakkī* in paying *zakāh*.[28]

Results and Discussion
Planned Behavior Theory

Planned behavior theory is an improvement on reasoned action theory. Reasoned action theory was put forward by Fishbein and Ajzen in 1975. This theory has a scientific framework that can be evidence that the intention to carry out certain actions is caused by two reasons, namely subjective norms, and attitude towards behavior. Several years later, Ajzen added a factor of perceived behavioral control. The existence of these factors changes reasoned action theory into planned behavior theory.[29]

Planned behavior theory explains that attitudes towards behavior are essential to predict an action.[30] This theory has several aims and benefits, including predicting and understanding motivational influences on behavior that are not under the individual's control or will.[31] To identify how and where to direct strategies for behavior change and also to explain each essential aspect of human behavior, such as why someone buys a new house, votes for a candidate in an election, why they are absent from work or why they break the rules and so on.

The main difference between reasoned action theory and planned behavior theory is the addition of a third determinant of behavioral intentions, namely perceived behavioral control (PBC). PBC is determined by two factors, namely control beliefs (beliefs regarding the ability to control) and perceived power (perceptions regarding the power one has to carry out a behavior). PBC indicates that a person's motivation is influenced by how he perceives the level of difficulty or ease of performing a certain behavior. If someone has strong control beliefs regarding existing factors that will facilitate a behavior, then that person has a high perception of being able to control a behavior. Conversely, a person will have a low

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[27] Icek Ajzen, *Attitudes, personality, and behavior. Milton Keynes: Open University Press and Chicago*, IL: Dorsey Press, 1988.

[28] Icek Ajzen, The theory of planned behavior. Organizational Behavior and Human Decision Processes (1991) 50,p. 179-211.

[29] Icek Ajzen, The theory of planned behavior. Organizational Behavior and Human Decision Processes (1991) 50,p. 179-211.

[30] Ni Nyoman Anggar Seni dan Ni Made Dwi Ratadi, Theory of Planned Behavior Untuk Memprediksi Niat Berinvestasi, *E-Jurnal Ekonomi dan Bisnis* Universitas Udayana 6.12 (2017), p. 4.

[31] Icek Ajzen, *Attitudes, personality, and behavior. Milton Keynes: Open University Press and Chicago*, IL: Dorsey Press, 1988.

perception of controlling behavior if he or she has strong control beliefs regarding the factors that inhibit behavior. [32]

The following is an explanation of attitude toward behavior, subjective norms, and perceived behavior control.

1. Attitude toward behavior

According to Ajzen, attitude towards behavior is a tendency to respond to things that are liked or disliked about an object, person, Institution, or event. Attitude towards behavior is considered the first variable that influences behavioral intention. When an individual appreciates the positiveness of an action, then he has the will to carry out a certain action. Views about behavior are influenced by beliefs (behavioral beliefs) as a result of the behavior carried out. Individual beliefs include beliefs strengths, and outcome evaluation. Views on behavior are believed to have a direct impact on the will to behave, which is then affiliated with perceived behavioral control and subjective norms.[33]

In the context of this research, researchers analyzed the attitude of agreement that non-civil servant *Muzakkī* have towards the law and function of *zakāh*, their beliefs about the role of *zakāh* in purifying the soul of property, and their beliefs about paying *zakāh* through BAZ (Zakāh Amil Agency) more effectively in providing an impact on improving the economy. The greater the community's belief in the obligations, wisdom, and function of *zakāh*, the more excellent the person's opportunity to pay *zakāh*.

2. Subjective Norms

According to Ajzen, subjective norms recognize social pressure to display a specific behavior. Subjective norms are benefits that are based on beliefs, which are termed normative beliefs.[34] Fishbein and Ajzen say that social forces become part of subjective norms. The social power mentioned previously consists of the reward or punishment delivered by an individual to another individual, the individual's sense of pleasure towards that individual, how much they are considered as someone who is experienced, and the individual's desires. Normally, according to Ajzen, an individual tends to understand that if the individual suggests carrying out a behavior, the social pressure felt will be more significant; conversely, if a suggestion is given not to carry out a behavior, the social pressure felt tends to decrease.[35]

In the context of this research, researchers analyzed the beliefs of non-civil servant *Muzakkī* regarding the behavior of their closest relatives or figures in paying *zakāh* so that on that basis, they decided whether to pay *zakāh* or not. As well as their motivation in following their closest relatives and figures in paying *zakāh*. The greater the influence of the surrounding

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[32] Ni Nyoman Anggar Seni dan Ni Made Dwi Ratadi, Theory of Planned Behavior Untuk Memprediksi Niat Berinvestasi, *E-Jurnal E*konomi dan Bisnis Universitas Udayana 6.12 (2017), p. 4.

[33] Icek Ajzen, The theory of planned behavior. Organizational Behavior and Human Decision Processes (1991) 50, p. 179-211.

[34] Ibid

[35] Ni Nyoman Anggar Seni dan Ni Made Dwi Ratadi, "Theory Of Planned Behavior Untuk Memprediksi Niat Berinvestasi", *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana* 6.12 (2017), p. 7.

environment on the perception of paying *zakāh*, the more excellent the person's opportunity to fulfill his *zakāh* obligations.

3.   Perceived Behavior Control

According to Ajzen, perceived behavioral control measures a person's beliefs about how simple or complex it is to act. Behavioral control can also be interpreted as an understanding of the simplicity or complexity of carrying out an action based on previous experience and obstacles that can be resolved in acting.[36] A person with attitudes and subjective norms that support carrying out specific actions will be very dependent on the support of his or her perceived behavioral control. The existence of supporting factors provides an essential role in controlling behavioral control. Vice versa, the fewer supporting factors an individual feels, the more difficult it will be for that individual to understand the behavior being carried out. A person with a positive attitude, support from people around him, and few obstacles to carrying out behavior will have stronger intentions than when he has a positive attitude and support from people around him. However, there are many obstacles to carrying out that behavior. [37]

Ajzen states that Perceived Behavioral Control is an individual's perception of a situation that influences whether a behavior is easy to do or difficult to do. Perceived Behavioral Control influences individual beliefs about whether there are factors that support or hinder individuals from carrying out a behavior so that the perception of behavioral control can have an impact on the behavior that will be carried out.[38]

In the context of this research, the researcher analyzes the supporting factors that make it easier for non-civil servant *Muzakkī* to pay *zakāh* so that, based on these factors, the *Muzakkī* finally determines whether to pay *zakāh*. The easier it is for people to access information about *zakāh* and access programs carried out by institutions, the higher the opportunity for people to pay *zakāh*.

Analysis of the Intentions of Non-Civil Servant Communities in Paying *Zakāh* at BAZNAS of Sidoarjo Regency and BAZNAS of Trenggalek Regency

Based on research data at BAZNAS of Sidoarjo and Trenggalek Regency. Non-civil servant, *Muzakkī's* intentions are viewed from the theory of planned behavior. This theory has a scientific framework of thought, which can be evidence that the intention to carry out specific actions is caused by three reasons, namely attitude towards behavior, subjective norms, and perceived behavioral control.[39] The following are the results of data recapitulation from the informant:

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[36] Ibid

[37] Icek Ajzen, The theory of planned behavior. Organizational Behavior and Human Decision Processes (1991) 50, p. 179-211.

[38] Ibid

[39] Ibid

Table 1. The Results Of Data Recapitulation from The Informant

No	Informant	*Attitude Toward Behavior*	*Subjective norms*	*Perceived Behavior Control*
1.	Afrizal	He believes that the obligation of Zakāh is fixed and cannot be changed anymore. He chose to give *zakāh* to BAZNAS because he believed that the *zakāh* given would be distributed in a trustworthy manner.	He paid *zakāh,* not motivated by figures and relatives. However, in terms of determining the choice of paying *zakāh* through BAZNAS of Trenggalek Regency, it is influenced by the factor of closeness to employees because there are relatives who work at BAZNAS.	The ease of access factor does not determine his choice in giving *zakāh*. However, it is a supporting factor in determining *zakāh* through BAZNAS.
2.	Ana Vidya	He believes that the law of paying *zakāh* is obligatory.	There is no encouragement from relatives or figures to pay *zakāh*.	Ease of access is the main factor in paying *zakāh* through BAZNAS because his house is close to the BAZNAS office.
3.	Ali Imron	Giving *zakāh* is starting from my personal awareness, so I do not follow the figures or anyone else but it starts from me to pay *zakāh*.	There are relatives who work at BAZNAS.	Ease of access is not the main factor in paying *zakāh*, but it adds a good impression to the Institution because it makes it easier to pay *zakāh*.
4.	Achmad Cholid	He believes that *zakāh* is obligatory for Muslims and must be distributed to people who are entitled to receive it.	There is no motivation from the figures or relatives to pay *zakāh*. He gave his *zakāh* at BAZNAS because he was interested in the program offered by	Ease of Access is not a determinant in paying *zakāh*. He had easy access, and there was reporting provided from BAZNAS sent via email and

		the Institution when there were *zakāh* distribution activities.	WhatsApp.
5.	Endyt Purwandari	Her motivation for paying *zakāh* was the young people's awareness of helping and sharing.	There is no influence from figures who influence the payment of *zakāh*. She chose to pay *zakāh* at BAZNAS because she followed her husband.	He had easy access, and there was reporting provided from BAZNAS sent via email and WhatsApp.
6.	Moh. Rahman	He is aware that *zakāh* must be paid by Muslims who meet the requirements.	There is no encouragement from relatives or figures in giving *zakāh*. However, he was interested in paying Zakāh at BAZNAS because of encouragement from one of the BAZNAS employees he knew.	Ease of Access is a supporting factor in paying *zakāh*.

From the research data results, non-civil servant *Muzakkī*'s intention to pay *zakāh* is determined by attitude toward behavior. It means that they give *zakāh* because they believe that *zakāh* is obligatory. *Muzakkī* believes that paying *zakāh* is an obligation that all Muslims must fulfill. It is the norm, and all Muslims must not violate it because they believe that paying *zakāh* is an obligation for Muslims and is one of the pillars of Islam. From the results of interviews with the *Muzakkī*, their factors in giving *zakāh* come from several aspects, including First, devotion to Allah, paying *zakāh* is a direct command from Allah in the Islamic religion. Through giving *zakāh*, a person shows his obedience to Allah and follows His commands as an obedient servant. Second, social justice, one of the goals of *zakāh*, is to create social balance and reduce the economic gap between the rich and the poor. By giving *zakāh*, Muslims are invited to share their sustenance and help those in need.

Picture 1. Non-Civil Servant *Muzakkī* Intentions in Paying Zakāh

Third, cleansing wealth and soul, giving *zakāh* has the effect of cleansing the owner's wealth and soul from stinginess and greed. By giving some of one's possessions to others in need, one can avoid the filthiness of the soul that arises from greed and excessive love of possessions. Fourth, helping the community, *zakāh* is a form of support for needy people, including people experiencing poverty, orphans, widows, the elderly, and others. By giving *zakāh*, a person plays a role in creating a society that cares, helps, and helps each other.

As for the subjective norms factor, the average *Muzakkī* of BAZNAS Sidoarjo and Trenggalek Regency stated that their closest figures or relatives did not influence their intention to give zakāh. Subjective norms are an individual's beliefs in responding using beliefs that are used as a basis. Subjective norms reflect social influence, namely a person's perception of social pressure (society, people around them) to do or not do a behavior.

The results of research at BAZNAS Sidoarjo Regency show that social pressure has no impact on their intention to pay *zakāh*. According to the statement of one of the *Muzakkī*, relatives, and figures did not give them any influence in paying *zakāh*. However, it influences their intention to pay *zakāh* at BAZNAS. Because *Muzakkī* has direct or indirect relations with the Institution, it means that *Muzakkī* has relatives working at BAZNAS and *Muzakkī* is the wife or husband of a civil servant whose *zakāh* is paid through the Institution. The same thing also happened to *Muzakkī* of BAZNAS of Trenggalek Regency, but according to Deni as *'Amil* of the Fundraising Division said that apart from kinship relations, BAZNAS of Trenggalek Regency collaborates with private companies. It is in line with research presented by Mei Candra Mahardika, which states that subjective norms influence the intentions of IAIN Surakarta employees in paying *zakāh*.[40]

The influence of individual relationships on loyalty to paying *zakāh* has an essential role in shaping a person's behavior and commitment to implementing *zakāh* obligations. Several aspects influencing loyalty in paying *zakāh* are based on individual relationships: Inspiration and role models. Individual relationships with people who pay *zakāh* can provide inspiration and role models. Seeing people who consistently pay *zakāh* can make someone feel compelled to do the same. Second the influence of the social environment. Individual relationships with a social environment that prioritizes *zakāh* obligations can form social norms that encourage the implementation of *zakāh*. In an environment that supports and

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[40] Mei Candra Mahardika, *Academic Journal of Da'wa and Communication*, Vol. 1, No. 2, December 2020, hal 383-404.

understands the importance of *zakāh*, individuals tend to be more committed to implementing it.

Third, social support. Positive relationships with family, friends, and religious communities can provide support and encouragement in paying *zakāh*. In difficult situations or times of doubt, support from these relationships can help individuals remain loyal to their *zakāh* obligations. However, on the contrary, if individuals have less supportive relationships or ignore their *zakāh* obligations, this can reduce loyalty to paying *zakāh*. For example, if people around them underestimate or do not care about *zakāh*, the individual may feel less motivated to pay *zakāh* seriously.

Then, the perceived behavior control factor does not influence *Muzakkī*'s intention to pay *zakāh* but is a supporting factor in influencing them to pay *zakāh* through BAZNAS of Sidoarjo and Trenggalek Regency. They feel that it is easier to pay *zakāh* because of the *zakāh* consultation, *zakāh* calculation, *zakāh* collection, and online payment provided by BAZNAS. Moreover, notifications via email and WhatsApp provide information that their *zakāh* has been distributed according to Sharia provisions.

Ease of access has a significant influence on loyalty in paying *zakāh*. The more accessible access to paying *zakāh*, the higher the possibility that people will carry out their obligations correctly and regularly. Several factors that show the influence of ease of access in paying *zakāh* include: First, technology and payment systems. Technological advances have enabled people to pay *zakāh* in various easier and faster ways. Online payment systems, digital banking applications, and technology-based *zakāh* services have reduced obstacles in the *zakāh* payment process. Second, availability of information. Easily accessible information about *zakāh* obligations, their calculations, and payment procedures also play an essential role. When people have clear knowledge about *zakāh* and how to pay it, they will be more motivated to carry out this obligation. Third, ease of calculation. If *zakāh* calculations can be done quickly and simply, for example, using a *zakāh* calculator or *zakāh* application, this can make it easier for individuals to know the amount of *zakāh* that Muzakkī must pay.

Strategies Analysis of BAZNAS of Sidoarjo Regency and BAZNAS of Trenggalek Regency in Growing the Intentions to Pay Zakāh for Non-Civil Servant Communities

The strategy for collecting funds is essential for the *'Amil Zakāh* Agency (BAZ). To optimize the collection of *zakāh* funds, the National *Zakāh* Amil Agency needs to adopt several effective strategies and approaches. Several things that must be done to collect *zakāh* funds among non-civil servants are providing education, financial transparency, utilizing technology, establishing partnerships with various institutions, and creating creative and innovative programs.

In terms of digitalization and strengthening cooperation with private companies, BAZNAS of Sidoarjo Regency, in order to grow non-civil servant *Muzakkī* intentions, is less than optimal. It can be seen from the fact that the available websites cannot accommodate Muzakkī candidates who want to pay *zakāh*. There are no published financial reports in it, so prospective *Muzakkī* will have difficulty accessing financial reports that the Institution has carried out. In

terms of cooperation with private companies, BAZNAS of Sidoarjo Regency is still trying to establish cooperation with various private agencies. When the researchers interviewed Mr. Lukman, he stated that government policy is needed to give institutions the strength to collaborate. So far, each has relied on collections from state agencies. However, BAZNAS of Sidoarjo Regency, in its efforts at transparency, is good at publishing ZISKU Magazine every month, this magazine contains all *zakāh* fund distribution activities and financial reports at the end of the magazine. It can undoubtedly increase readers' confidence in paying *zakāh* at BAZNAS of Sidoarjo Regency. However, it can only be used by readers. It is different if everything is uploaded on social media. So, of course, the benefits will be more significant because the reach is more comprehensive so that it can grow the intentions of more *Muzakkī* candidates.[41]

Regarding educating BAZNAS of Sidoarjo Regency conducts seminars, recitations, and other activities, BAZNAS of Sidoarjo Regency provides accurate and comprehensive information about the law, benefits, and how to pay *zakāh*. In this case, BAZNAS Sidoarjo Regency has made efforts to educate the non-civil servant community. However, the percentage of education is less than optimal compared to education for civil servant communities. Because BAZNAS of Sidoarjo Regency holds seminars/recitations for the non-civil servant community in between carrying out *zakāh* fund distribution programs. Furthermore, efforts to achieve ease of giving *zakāh* to BAZNAS of Sidoarjo Regency have utilized digital-based social media, which can make it easier for people to fulfill or pay *zakāh* through a *zakāh* calculation platform that has collaborated with financial institutions.

One thing that is routinely carried out is the economic empowerment program. The economic empowerment program involving *Muzakkī* is essential to attract the sympathy of *Muzakkī* candidates. *Muzakkī* is involved in various activities such as Recitations, Blessed Fridays, Mass Circumcisions, etc. It has a positive impact in increasing the intention to pay *zakāh* because people will see directly the benefits of the *zakāh* they pay. As for BAZNAS of Trenggalek Regency in its efforts to grow the intention of non-civil servant *Muzakkī* is relatively good compared to BAZNAS of Sidoarjo Regency in terms of establishing partnerships, creating village UPZs in collaboration with village officials.

Collaboration between BAZNAS and other institutions has a significant impact, especially in the context of managing and collecting *zakāh* and social empowerment efforts. Furthermore, through collaboration with other institutions, BAZNAS can utilize existing resources more effectively. Institutions can contribute physical and financial resources that can help BAZNAS in implementing its programs better. In this case, BAZNAS of Trenggalek Regency has collaborated with several companies and financial institutions, such as the BOY, DUA DEWI, and BPR companies. Companies can provide a significant increase in fund collection, especially if they want to target the non-civil servant community. Collaboration with financial institutions can make it easier for *Muzakkī* to pay their *zakāh*.

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[41] Interview with Lukman Hakim, S.Th.i (Diputy Chair I Fundraising Division), 1 Juni 2023 in Baznas of Sidoarjo Regency

A comparison of the strategies of the two institutions can be seen in the following table:

Table 2. Comparison of Strategies BAZNAS of Sidoarjo and Trenggalek Regency in Growing Intention to Pay *Zakāh*

Activites	BAZNAS of Sidoarjo Regency	BAZNAS of Trenggalek Regency
Education	There is no clear schedule for increasing the non-civil servant community's intention to pay *zakāh*, but it is done simultaneously with the distribution program.	Carried out twice a year
Partnership	The majority of partnerships are carried out with government institutions	Partnerships are not only carried out with government institutions but also with private companies.
Digital Utilization	It is not yet maximizing the media as a tool to increase the non-civil servant community's intention to pay *zakāh*.	It is not yet maximizing the media as a tool to increase the non-civil servant community's intention to pay *zakāh*.
Transparency	Financial reports are not published on the website	The Annual Report is published on the website.
Innovation Program for collecting *zakāh* funds for non-civil servants	Distributed charity booths and boxes at Lippo Mall Sidoarjo.	Maximizing Village OPZ in Munjungan District (Karangturi Village and Ngulungkulon Village).

The table above it shows that the strategies made by BAZNAS of Sidoarjo Regency in terms of education, partnerships, transparency and innovation program is less than optimal compared to BAZNAS of Trenggalek Regency. It is because BAZNAS of Sidoarjo Regency is still in the management and administration structuring stage, which has recently undergone a major overhaul within the Institution. Regarding digital utilization, both institutions are still less than optimal due to the lack of competent human resources.

Conclusion

From the results of research conducted at BAZNAS of Sidoarjo and Trenggalek Regency, it can be concluded that the intention of non-civil servant *Muzakkī* in paying *zakāh* in terms of planned behavior control theory shows that attitude toward behavior plays a essential role in the intention of *Muzakkī* in paying *zakāh*. Subjective norms and perceived behavior control are not determining factors in giving *zakāh*, but are the main factors in paying *zakāh* through BAZNAS of Sidoarjo and Trenggalek Regency. Furthermore, the efforts of BAZNAS of Sidoarjo Regency in growing the non-civil servant community's intention to pay *zakāh* is less than optimal in strengthening cooperation with private institutions and collection initiatives within the non-civil servant community. BAZNAS of Trenggalek Regency is quite good in collaboration with the private sector and innovation in raising funds. In terms of transparency, BAZNAS of Trenggalek Regency has been published in detail on the website, while BAZNAS of Sidoarjo Regency is published in the monthly ZISKU magazine in general. Both institutions are not maximizing social media in an effort to increase the non-civil servant community's intention to pay *zakāh* through the Institution.[]

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