

The Theory of Planned Behavior (TPB) Approach and Regulation on Muzakki's Behavior in Paying Zakat in DKI Jakarta Province



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ABSTRACT - In this report, the factors influencing zakat payment behavior, and the impact of responsibility and accountability on muzakki zakat payment behavior are analyzed. The following study uses IcekAjzen and Martin Fishbein's theory of planned behavior (TPB) approach, consisting of three factors: attitudes, subjective standards, and compartmental control. The study's population is muzakki in the province of DKI Jakarta. There are 100 samples required. The method used for analyzing data is SmartPLS 3.0 (SEM-PLS) partial lower-quadrant structural equation modeling. The results of this study indicate that: (1) there is a positive attitude to the intent to pay Zakat; (2) there is a positive subjective rule to pay Zakat; (3) behavioral control to pay Zakat is negative and not significant; The results indicate that(4) zakat intention accountability is negative and insignificant, (5) zakat intention openness is negative and insignificant, and (6) zakat intention is a mediating factor in attitudes and subjective standards, while in variables control perceptions, accountability and transparency are negative and negative.

KEYWORDS: Attitude, Subjective Norms, Behavioral Control, Accountability, Transparency, Behavior Intentions, and Paying Alms Behavior

I. INTRODUCTION

In Indonesia, 265 million people live in poverty (the number per capita is below the poverty line .(WSP-EAP, 2008). These figures show that poverty remains a major problem that the government must face. The government has not succeeded in solving the phenomenal problem through the various policies on poverty alleviation programs. Poverty is not entirely the government's responsibility, but also a shared responsibility between the government and the community. (Aisha, 2019) . Indonesia has an opportunity to develop the socio-economic community by optimizing zakat, as one country with a Muslim majority population. The figure for Indonesians that include Islam is 207,176,162 people or 87.21 percent of the entire population of Indonesia, according to the Central Statistical Agent (quoted in the Republic of Indonesia Ministry for Religion in 2018). From each province, DKI Jakarta's Muslims have reached 72,000,000 to 10,57,000, and Bappenas said that the number rose 0.7% from 10,504,100, in the previous year. This means that DKI Jakarta is growing for the majority of Muslims (Badan Pusat Statistika, 2019).

Indonesia's zakat potential may reach IDR 252 trillion, based on calculations by the National Zakat Agency (Baznas, 2019), The zakat collection is still far from existing Zakat potential in Indonesia, which amounts to Rp. 8,1 trillion for 2019. This shows that zakat is not a priority for community needs by official amil institutions(Pramono, 2016). DKI Jakarta is in process of becoming the DKI Jakarta AmilZakat National Agency, Infaq and Alms Agency, Bazis (Baznas). Research in Jakarta has shown that DKI Jakarta is likely to have Rp 9 trillion per year for zakaah, although all existing potential couldn't be explored by the zakaah collection. Bazis

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DKI Jakarta will be able to raise \$194 billion of IDR 9 trillion in 2018 from their potential zakat. This is therefore far from the potential (Hardiyansyah et al., 2020).

Zakat management regulations are currently not considered to be optimal. The current rules should be changed to better zakat, both the National Amil Zakat Agency (Baznas) official government institutions and private institutions which are members of the Zakat Forum (FOZ) want to see changes in the Zakat Management law (UU)(Halimatusa'diyah, 2015). Bambang Suherman, General Chairman of FOZ, said that many discussions have not been explored deeper about Zakat's potential in Indonesia. However, the present regulations are unfortunately regarded as an obstacle to the further development of the zakat potential..(Firdaus et al., 2012). Donors' and beneficiaries' faith will increase if zakaah and infaq funds management is based on the aspects of accounting and transparency when financial reports are presented quickly, the information in every account is comprehensive, public accounting companies report legitimacy is validated, and financial accounts can be accessed easily. Financial reports shall be presented with relevant financial accounting standards to increase accountability and transparency. (Saad et al., 2020).

Accountability is linked to fulfilling the muzakki expectations of increasing and increasing mustahik's benefits. Transparency is demonstrated in the publishing of financial reporting which is produced and audited by an independent institution, based on financial standards. Transparency and accountability in Islam are of global dimension as well as Sahrawi and Allah SWT are responsible. The introduction at the end of 2011 of the financial accounting norms PSAK 109 as the accounting standard for zakat and infaq/alms management in Indonesia was a binding foundation on which to prepare financial accounts (Antonio et al., 2020). Several earlier studies on the factors influencing muzakki when paying zakat have been carried out. Previously, Ajzen and Fishbein developed a theory of planned conduct (TPB) (Khadafi et al., 2014). Planed Behavior Theory (PBT) is a theory widely used in different fields of behavioral research. TPB states that combining behavioral attitudes, subjective standards, and the perceived behavioral control leads to the behavioral intent formation and behavioral formation thereafter (Pouta & Rekola, 2001) If all zakat regulations are implemented in compliance with the values of justice and transparency, and the management maintains the value of justice and the objective of zakat, the existence of zakat will become one of the pillars of the ummah's economy. The positive consequences of the increase in economic development and the alleviation of poverty in Indonesia are serious (Cokrohadisumarto et al., 2019)

II. LITERATURE REVIEW

Zakat

According to the oral author of al-Arab, the word "zakat" is the root word, which means "sacred," "blessing, growing" and "loving," from the standpoint of language (etymology). It is said to be sacred because zakat can cleanse the owner from the nature of time, shirk, wretchedness, and hunks. It is said to be a blessing as zakat will bless someone who paid zakat for the property. Zakat, it is said to grow as a reward for the muzakki who is helping Mustahiq is increased. And if this person is good and praiseworthy, someone is called Zakat (Asnaini, 2008).

The meaning of the Zakat formula on any side can be further clarified and stressed, both physically and psychologically, considering it is possible to evaluate all these from an empirical point of view, and more than it can be understood and enjoyed psychologically. Zakat means that it can easily be proven, for instance, to add, grow and develop in nominal terms. The same applies to the meaning of the purpose of the mozakki's life and the life. So broad is the significance of zakat that it can also be used for charity, as well as for living, forgiveness (al-'afw), and truth. the meaning of zakat is also wide (al-Haq)(Suma, 2015).

Regulation

Originally, zakat management regulations were described in the zakat Management Act No 38 of 1999. This law was born with the premise, Zakat, as the majority population in Indonesia, is one of Muslims' obligations. Government changes with the

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passing of Law No 23 of 2011. The Director-General of Taxation Regulation No. Per - 15 / PJ/ 2012 of 11 June 2012 on bodies or institutions that receive zakaah or religious donations as a deduction from gross revenue from tax payments contains other rules relating to zakaah. The General Tax Administration has published 1 (1) National Zakat Agency (Baznas), 19 (19) amil zakat, and 2 (2) non-Islamic religious bodies as recipients of zakaah and religious donations up until the end of October 2015. (Astuti, 2018). (Astuti, 2018).

A Zakat Management Organization (OPZ) must build public confidence in the fulfillment of its duties. This is because confidence is the principal asset in zakah funds collecting. In order to build the confidence of Muzakki in OPZ, a clear, measurable, and accessible work program is necessary. The way forward is to optimize the collection and distribution of Zakat funds by increasing the seriousness and professionalism of the Amil work. (Ridwan, 2016) The zakat law places zakat in a formal order and in national law so that zakat is no longer partly managed in the traditional sphere, but rather becomes a professional potential income to achieve the basic goal of empowering the community to progress and thrive. Revision of the zakat regulations is part of the efforts by the government to optimize the role of zakat as a key sector in the development of welfare. In fact, the birth of a revision of the Zakat Regulation will be directed at improving zakat funds' management and distribution. Zakat is seen as a source of power for the people which confirms. (Siradj, 2014).

Accountability and Transparency

Accountability shall be responsible for managing and executing the policies entrusted to the reporting entity to achieve periodic goals (KK, SAP, 2010). Zakat management responsibilities. Zakat management or administration is primarily a mandate that amil zakat must perform. Zakat management requires the management institution to have reliable accountability. The principle of accountability is, therefore, the key to success or not of the trust given to ashraf by muzak (Suprima, 2019). Transparency provides the public with open and honest funding based on the public's right to know fully and openly the responsibility of the government for the management of the resources entrusted to its management and its compliance with laws and regulations (KK, SAP, 2010). Greater transparency plays a key role in building the trust of donors measurable by the growth rate of revenues. The transparency criteria can be seen from the following aspects: accountability and open publication of financial reporting and public accessibility (reports) (Astuti, 2018).

Theory of planned behaviour (TPB)

Planned Behaviour's Theory (PBT), originally known as Reasoned Action Theory (TRA), was developed in 1967; Icek Ajzen and Martin Fishbein continuously revised and expanded the theory. The theory was employed from 1980 onwards to study human comportment and develop more appropriate interventions. In 1988, the existing rationale model of action was added and later called the theory of planned behavior, which was used by TRA to overcome the weaknesses and strengths found by Fishbein and Ajzen. It begins with a criticism of theory and recognition of attitudes often unsuitable, namely, that they cannot predict the conduct that will arise. (Huda & Ghofur, 2016).

Especially, three factors influencing intention, including the theory of planned behavior: (1) A behavior attitude that refers to the degree to which a person is assessing a particular behavior in a good or poor way. (2) Subjective norms as social factors indicating social pressure felt or not to act or act. (3) Perceived behavioral control, variables that do not show any ease or difficulty at acting and which, as well as the anticipated obstacles or obstacles, reflect experience (Wahyudin, Siti Zulaikha Wulandari, 2018). Each component can briefly explain the relationship between the three aspects determining intent and behavior:

1. Attitude Towards The Behavior

(Ajzen, 1991) Suggests that a behavior-friendly attitude is to the extent to which a person has a positive or negative assessment or assessment of behavior. The results of the assessment (outcome evaluation) of the behavioral strength of the person that

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encourages behavior are positive or negative answers. According to (Ajzen and Fishbein, 1973 through Siregar, 1993: 17) Reasoned action theory, some variables lead to this among the variables of attitude and behavior, namely intent (disposition). Someone who is going to do something for a certain purpose. This theory places attitudes at the center of human activities, and attitudes which they say are a faith function. Anyone who believes that the actions to be taken have a positive effect on him, is likely to do so. Likewise, he will refuse to take the action if he thinks it will hurt him. This is called behavioral conviction (Zuchdi, 1995).

2. Subjective Norm

Subjective standards are the perception by people of social pressure to conduct or not to carry out behavior, Ajzen (1988) states. Subjective standards are social influences that affect a person. If a person is influenced to do so or thinks that the environment or people around him support what he does (Mas'ud, 2013), he/she will have a will for an item or behavior. (Mas'ud, 2013). In everyday life, the relationships that each individual establishes can be categorized into vertical and horizontal relationships. The vertical relationship is the relationship between superiors and subordinates; teacher – student; professor – student, or parent – child. Horizontal relationships occur between individuals and friends or other people of an equal nature. This Subjective standards are the perception that certain behaviors are being carried out by individuals of people who influence their life (important others). Subjective in nature, this perception is therefore called subjective norm. Subjective norms are influenced by beliefs as are attitudes towards behavior. The difference is that when the behavioral attitude depends on the individual's faith in the behavior to be performed (competent belief), the subjective rule is a function of the individual faith obtained from other individuals' views of the object of attitude related to the individual (normative belief) (Ramdhani, 2016).

Relationship patterns can be a source of diverse perceptions. In a vertical relationship, expectations can be perceived as demands (injunctive) in a way that motivates or discontinues the formation of subjective norms. Instead, expectations are formed in a horizontal relationship in a descriptive way to imitate or follow the behavior of the others around him. (Dwi Santy & Mirna Zulianti, 2019).

3. Perceived Behavior Control

Under Hamilton K (2011) behavioral control is perceived to mean the presence or absence of resources and opportunities, perceptions of individual behavior easily or difficultly (Sulaeman et al., 2017).

Perception of behavioral control or also known as behavior control is a person's feelings about how easy or difficult it is to manifest a particular behavior. Ajzen explains the feelings related to control behavior by distinguishing it from Rotter's locus of control or control center. The control center deals with the belief of a person that in all situations is relatively stable. Depending on the situation and the kind of behavior to be carried out, behavioral control perceptions can change. The control center focuses on the belief that the successful performance of the individual will depend on his own efforts (Rotter's, 1996) (Maskur et al., 2015). Ajzen (2005) describes behavioral control as a function founded on the beliefs of people who think about the presence or lack of factors that support or prevent a person from developing behavior. This function is based on control beliefs. The perceived behavioral control means that something can be easily perceived and difficult to do. If behavior is considered easy, the person can be encouraged to do it (Suko et al., 2018).

4. Intention

Intention or intention is a reflection or medium of a person's motivation to influence behavior (Ajzen, 1991). Only when the conduct is controlled by the individual concerned, the intention to conduct can become true conduct. These persons can decide whether or not to show some behavior..

Hypothesis

H1: attitude has a positive and significant effect on muzakki behavior in paying zakat in DKI Jakarta province.

H2: subjective norm has a positive and significant effect on muzakki behavior in paying zakat in DKI Jakarta province.

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H3: control behavior has a positive and significant effect on muzakki behavior in paying zakat in DKI Jakarta province.

H4: accountability has a positive and significant effect on muzakki behavior in paying zakat in DKI Jakarta province.

H5: transparency has a positive and significant effect on muzakki behavior in paying zakat in DKI Jakarta province.

H6: intention has a significant positive effect on the behavior of paying zakat in DKI Jakarta province.

H7: attitudes that encourage behavior have a significant positive effect on behavior to pay zakat mediated by intention.

H8: subjective norm has a significant positive effect on the behavior of paying zakat mediated by intention.

H9: perception of behavior control has a significant positive effect on behavior to pay zakat mediated by intention.

H10: accountability has a significant positive effect on the behavior of paying zakat mediated by intention.

H11: transparency has a significant positive effect on the behavior of paying zakat mediated by intention.

III. RESEARCH METHODOLOGY

Population and Sample

The people who were the targets in the DKI Jakarta Province in this study were the Muzaki. The sample in this study consisted of 100 interviewees. The sampling method uses a sampling technique with no probability. The sample types used in this study were: Sample interlocutors using the sampling type accidentally. Accidental sampling is done by taking interviewees (samples) that are reachable or met.

Operational Definition

A checklist is used in the measurement of variables. In each statement given at the level 1 to 5, every respondent is requested to express his approval or disagreement. The responses of the respondents will be measured using the 5 scale Likert (5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree, 1 = strongly opposed). An operational definition of behavior is an attitude to the extent to which a person has a good or a bad assessment of certain behavior. The operational definition of subjective standards is a social factor indicating the social pressure that an action or behavior can or cannot exercise. Perceived behavioral control operational definition is a variable not present in indicating the ease or difficulty of action and in addition to the expected obstacles or obstacles it is considered a reflection of past experiences. The operational definition of conduct is a desire of a person to comport in paying zakat in a certain way (Widarto dan T. Evi, 2021).

Accountability is defined as an operation for resource management and implementation of policies entrusted to the reporting entity to achieve the objectives set regularly (KK, SAP, 2005). Accountability is defined as an operation for resource management and implementation of policies entrusted to the reporting entity to achieve the objectives set regularly (KK, SAP, 2005).

RESULTS AND ANALYSIS

All statement items used for this research questionnaire are valid and reliable and can therefore be used as a data collection tool according to validity and credibility tests carried out by 100 respondents. Muzakki Y2 Comportement variable with data analysis methods to determine the magnitude of the effect of the attitude towards behavioral variable X1, Subjective Standard X2, Comportement Control X3, Accountability X4, transparency X5, and Y1. The method used is SmartPLS 3.0 software to implement Partial Least Squares Structural Equation Modeling (SEM-PLS).

Validity Test

Assess the validity of the data of a questionnaire as part of an assessment by means of the parameter load factor, average extracted variance (AVE), and discriminating validity for the measuring model (outer model). The "PLS Algorithm" method helped the SmartPLS program to test the validity of the data. (Ghozali, 2006).

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Loading Factor

The loading factor indicates the extent to which the indicators are correlated with their latent variables. If the loading factor is greater than 0,7, an indicator is declared to correlate with his latent variable. Based on the 27 indicators in the study, one is null because X2.3 does not meet the criteria of the loading factor (a value below 0.7). This tests the validity of the following data by removing the invalid indicators.

Table 1. Validity Test Results With Loading Factor Parameters

Indicator	Loading Factor
x1.1	0.937
x1.2	0.978
x1.3	0.875
x1.4	0.966
x2.1	0.935
x2.2	0.913
x2.4	0.825
x3.1	0.923
x3.2	0.701
x3.3	0.943
x3.4	0.967
x4.1	0.818
x4.2	0.916
x4.3	0.873
x4.4	0.925
x5.1	0.937
x5.2	0.959
x5.3	0.950
x5.4	0.927
y1.1	0.865
y1.2	0.813
y1.3	0.945
y1.4	0.912
y2.1	0.967
y2.2	0.972
y2.3	0.956

Source: Data processed with SmartPLS, 2020

All indicators are declared valid because they meet the loading factor criteria.

Average Variance Extraced (AVE)

AVE shows the mean percentage score of the variance from the latent variable set, which is calculated in the PLst algorithm iteration process by loading standardized indicators. Based on the declared valid AVE value if it exceeds 0.5.

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Table 2. Validity Test Results With Average Variance Parameters Extracted (AVE)

Variable	AVE	Information
Accountability	0.781	Valid
Behavior Control	0.792	Valid
Intention	0.783	Valid
Subjective Norms	0.836	Valid
Zakat Paying Behavior	0.932	Valid
Attitude	0.883	Valid
Transparency	0.890	Valid

Source : OutputSmartPLS 3.0, 2020

All latent variables meet the criteria for AVE values. So that all latent variables are declared valid.

Discriminant Validity

The discriminating validity test refers to the principle of not very strong communication between the gauges (manifest variables) of different structures. A comparison of the AVE root of each variable and the correlation between the variable and other variables within the model is used to assess the discriminating validity of the measurement model (external model). Where the root of AVE exceeds the correspondence of other latent variables, the variable should be considered valid. The results of the latent variable correlation calculation are shown in the following.

Table 3. Latent Variabel Correlation

	Accountability	Behavior Control	Intention	Subjective Norms	Zakat Paying Behavior	Attitude	Transparency
Accountability	0.884						
Behavior Control	0.374	0.890					
Intention	0.478	0.285	0.885				
Subjective Norms	0.437	0.351	0.713	0.915			
Zakat Paying Behavior	0.371	0.611	0.524	0.316	0.965		
Attitude	0.370	0.577	0.481	0.476	0.491	0.940	
Transparency	0.617	0.331	0.271	0.218	0.285	2.085	0.943

Source : Output SmartPLS 3.0, 2020

In the following the AVE values are presented

Table 4. Average Variance Extracted (AVE) Value and AVE Root

	AVE	AVE Root
Intention	0.883	0.939
Subjective Norms	0.836	0.914
Behavior Control	0.792	0.889
Accountability	0.781	0.883
Transparency	0.890	0.943

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Intention	0.783	0.884
Zakat Paying Behavior	0.932	0.965

Reability Test

The reliability of the questionnaire data is tested as part of the measurement model assessment (outer model), using composite reliability and Cronbach alpha according to the criteria. The testing process is carried out. The "PLS Algorithm" method helped the SmartPLS program to test the validity of the data. (Ghozali, 2006).

Composite Reliability

One of the values that measure the inner cohesion of a latent variable is composite reliability. If the composite reliability is over 0.7, the latent variable is declared reliable.

Table 5. Reliability Test Results with Composite Reliability Parameters

Variable	Composite Reliability	Conclusion
Attitude	0.968	Reliable
Subjective Norms	0.939	Reliable
Behavior Control	0.938	Reliable
Accountability	0.934	Reliable
Transparency	0.970	Reliable
Intention	0.935	Reliable
Zakat Paying Behavior	0.976	Reliable

Source : Output SmartPLS 3.0, 2020

All variables meet the criteria for composite reliability. So that all variables are declared reliable.

Cronbach's Alpha

Cronbach's alpha is a value that measures the internal consistency of a latent variable. A latent variable can be declared reliable if it has a Cronbach's alpha value of more than 0.6.

Table 6. Reliability Test Results Using Cronbach's Alpha Parameters

Variable	Cronbach's Alpha	Conclusion
Attitude	0.955	Reliable
Subjective Norms	0.902	Reliable
Behavior Control	0.920	Reliable
Accountability	0.907	Reliable
Transparency	0.959	Reliable
Intention	0.907	Reliable
Zakat Paying Behavior	0.963	Reliable

Source : Output SmartPLS 3.0, 2020

All variables meet Cronbach's alpha criteria. So that all variables are declared reliable.

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Structural Model Test (Inner Model)

To see the relationship between the constructions, the importance value, and the Research Model R-Square it is possible to test the internal model or structural model. For the reliant structure of the t-test and the significance of the structural path parameters, the structural model is evaluated using R-square (Ghozali, 2006).

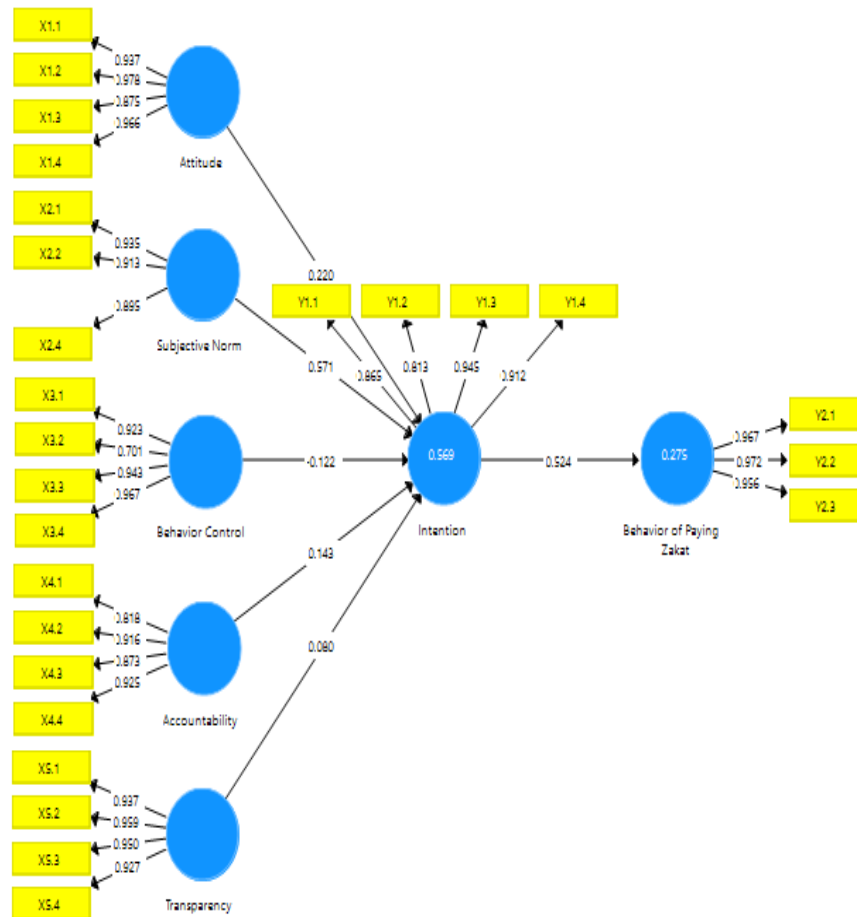


Figure 1. Structural Model Drawings

Source : Output SmartPLS 3.0, 2020

R-Square (R²)

Table 7. R-Square Table

Variable	R Square
Intention	0.569
Zakat Paying Behavior	0.275

Source : Output SmartPLS 3.0, 2020

In principle, this study uses 2 variables which are influenced by other variables, namely the intention variable as well as the mediating variable which is influenced by attitudes, subjective norms, behavior control, accountability and transparency. And the variable of paying zakat behavior is influenced by the intention variable. The R-square value of the intention variable of 0.569 is categorized as strong because it is > 0.7.

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The intention variable is shown to have the R-Square value of 0.569 and the zakat behavior variable is reached at 0.275. The results show that the variables of attitude, subjective standards, behavior control, responsibilities, and transparency can influence 56.9% of the intention variable. And the intention is influenced by 27.5 percent of the zakat payment variable.

Direct Effect Hypothesis Testing

Path Coefficients

Path coefficient is employed to monitor the importance of the relationship between latent and bootstrapping variables, which results in t statistical values (the SmartPLS program produces p-value). Compared to the t-table, the t-statistics value is. The related variable is declared to have a significant effect when the t-statistic value is greater than the t-table (or p-value $\sim \alpha$). The t-table is used as a reference of 1.960 for the confidence level of 95 percent ($\alpha = 5$ percent). A positive value indicates the corresponding variable has a positive effect on the path coefficient, but the related variable has a negative effect if the value of the path coefficient is negative.

Table 8. Path Coefficient Result of Bootstrapping Model

	Original Sample	Sample Mean	Standard Devisiasi	T Statistics	P Value
Accountability =>Intention	0.143	0.142	0.120	0.198	0.231
Behavior Control =>Intention	-0.122	-0.104	0.107	0.135	0.257
Intention =>Zakat Paying Behavior	0.524	0.522	0.092	5.725	0.000
Subjective Norms =>Intention	0.571	0.580	0.121	4.707	0.000
Attitude =>Intention	0.220	0.215	0.112	1.965	0.050
Transparency =>Intention	0.080	0.072	0.087	0.915	0.360

Source : Output SmartPLS 3.0, 2020

Testing Hypothesis I (Attitude has a positive and significant effect on the intention to pay zakat)

The results of testing the first hypothesis show that the relationship between attitude and intention variables shows a path coefficient of 0.220 with a t-statistic value of 1.965. The value of the t-statistic is greater than the t-table (1,960). This result means that attitudes have a positive and significant relationship to intention, which means in accordance with the first hypothesis where attitudes encourage muzakki's intention to pay zakat. This means that **Hypothesis 1 is accepted**.

Testing Hypothesis II (Subjective Norms have a positive and significant effect on the intention to pay zakat)

The test results show that the relation between the subjective norm variables and intent shows a value of a path-coefficient of 0.571 with the at-statistical value of 4.707. The t-statistic value is higher than the t-table (1,960). This leads to a positive and important relation between subjective standards and intent, meaning that in line with the second hypothesis, subjective standards encourage the intention to pay zakat muzakki.. This means that **Hypothesis 2 is accepted**.

Testing Hypothesis III (Behavior Control has a positive and significant effect on the intention to pay zakat)

The results of the testing of the third hypothesis show that there is a path coefficient of -0.122 with a statistical value of t of 0.135 between the behavior controlling variables. The t-standard is less than the t-table (1,960). This results in a negative and insignificant relationship between behavior control and purpose, which means that it does not conform to the third hypothesis, in which behavioral control encourages Muzakki to pay zakat. This means that **Hypothesis 3 is rejected**.

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Testing Hypothesis IV (Accountability has a positive and significant effect on the intention to pay zakat)

The results of testing the fourth hypothesis demonstrated that there was a path of 0.143 with a statistical value of 0.195 between the accountability variable. The t-standard is less than the t-table (1,960). This results in a negative and negative relationship between responsibility and intention which means that it is not consistent with the fourth hypothesis that responsibilities encourage the intention of muzakki to pay zakat. This means that **Hypothesis 4 is rejected**.

Testing Hypothesis V (Transparency has a positive and significant effect on the intention to pay zakat)

Results from the fifth test show that there is a path coefficient of 0.080 with the t-statistic value of 0.915 in relation between the variable transparency. The t-standard is less than the t-table (1,960). This results in a negative and unimportant relationship of transparency to the intention that does not comply with the fifth hypothesis, which encourages the intention of muzakki to pay zakaah. This means that **Hypothesis 5 is rejected**.

Testing Hypothesis VI (Intention has a positive and significant effect on the behavior of paying zakat)

The results of testing the 6th hypothesis show that a path-coefficient value of 0.524 is shown to be a relation between the intention variable with a statistical value of 5.725. The value t-statistic is greater than the value t-table (1,960). This results in a good and meaningful relationship to the payment behavior of zakat. This means that **Hypothesis 6 is accepted**.

Hypothesis Testing of Indirect Effects

The results of the sixth assumption test show that the relationship between the variable intention showed a path coefficient value of 0.524 and a value of 5.725 for t-statistic reasons. The value of t statistics is greater than the value of the t-table (1,960). This results in a positive and significant relationship with the behavior of zakat payment.

Table 9. Result For Sobel Test

Construct	T-Statistic	P-value
Attitude=>Intention=>Zakat Paying Behavior	1.988	0.053
Subjective Norms=>Intention=>Zakat Paying Behavior	3.635	0.000
Behavior Control=>Intention=>Zakat Paying Behavior	0.134	0.892
Accountability =>Intention =>Zakat Paying Behavior	0.197	0.843
Transparency =>Intention =>Zakat Paying Behavior	0.903	0.366

Source : Data Processed with *Sobel Test Calculator*, 2020

Hypothesis VII (Attitudes that encourage behavior have a significant positive effect on behavior to pay zakat mediated by intention)

The t-static value of 1,988 is smaller than the t-table of 1.960. The effect of the attitude to pay zakat through intention is an interim variable. Hypothesis 7 is therefore accepted. This means that the behavior of zakat payment is indirectly affected by intention as a peripheral variable.

Hypothesis VIII (Subjective Norms have a significant positive effect on the behavior of paying zakat mediated by intention)

The effect of subjective standards on zakat intention payment behavior as an intermediate variable is indicated by the t-statistical value of 3635, which is higher than the t-table of 1.960. Hypothesis 8 is therefore acceptable. This means that subjective norm indirectly influences the payment of zakat by intent as an interfering variable.

Hypothesis IX (Behavior control has a significant positive effect on the behavior of paying zakat mediated by intention)

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Intendence as an interfering variable indicates the effect of conduct controls on paying zakaah by a statistical value of 0.134 which is less than t-table 1.960. Hypothesis 9 is therefore rejected. It means that the behavior of the Zakat payer is indirectly controlled by intention as an intermediate variable.

Hypothesis X (Accountability has a significant positive effect on the behavior of paying zakat mediated by intention)

The effect of accountability as an interim variable on paying zakat is indicated by the t-statistical value of 0.197 smaller than the t-table of 1.960. Hypothesis 10 is therefore rejected. This means that, through intention as an intermediary variable, responsibility indirectly has no significant effect on the way zakat is paid. **Hypothesis**

XI (Transparency has a significant positive effect on the behavior of paying zakat mediated by intention)

The effect of transparency on paying zakat through intention as an intervening variable is indicated by the t-statistic value of 0.903 which is smaller than the t-table 1.960. This means that **Hypothesis 11 is rejected**. It means that transparency indirectly through intention as an intervening variable has no significant effect on the behavior of paying zakat.

IV. DISCUSSION

Attitudes that encourage behavior have a positive relationship and have a significant effect on muzakki's intention to pay zakat

Hypothesis one (H1) says that a direct positive effect is accepted for muzakki to pay zakat. The coefficient parameter value is 0.220, with a t-statistic value of 1.965, based upon the results for the resampling of the bootstrap test. This indicates that behaviors affect the intention of muzakki to pay zakat significantly since the t-statistic value is $> 1,960$. Moreover, because the coefficient parameter is positive, the effects of behavior on muzakki's intent for paying zakat are positive. Thus it can be found that the attitude affects the intention of muzakki to pay zakat positively and significantly.

Attitude affects intention positively, which means that the better the attitude or the more positive the zakat, the higher the interest in the respondent's wish to make muzak pay zakat. Behavioral attitudes are affected by the belief that behavior results are desired or unwanted. The more positive the attitude of the muzakki towards paying zakat, or the greater the conviction that if the muzakki is to pay zakat, the greater the intent to make zakat pay.

The more negative the attitude of muzakki to pay zakat, the more the muzakki's low intent to pay zakat will be affected. The study results are based on research by QurotuUyunAlpriyamah, Adityawarman (2017), which found that attitudes affect the intention positively and significantly.

This means that it can be concluded that zakat is generally accepted, but that everyone has a different understanding of zakat, even though most respondents feel that paying zakat is an obligation.

Subjective norms have a positive relationship and have a significant effect on muzakki's intention to pay zakat

Hypothesis two (H2) states the acceptance of subjective standards directly affecting the intention of muzakki to pay zakaat. The coefficient value is 0.571 with the t-statistic value of 4.707 based on the results of the re-sampling bootstrapping test. That shows that subjective standards affect the intention of muzakki to pay zakat considerably since the t-statistical value is more than 1,960. Moreover, because the value of the coefficient parameter is positive, the influence of subjective norms on muzakki's intention to pay zakat is positive. Thus it can be found that the attitude affects the intention of muzakki to pay zakat positively and significantly.

Hypothesis 2 (H2) states those subject standards are acceptable that directly affect muzakki's intention to pay for zakat. The coefficient is 0.571 based on the results of the bootstrapping test. The t-statistical value is 4.707. This demonstrates that subordinate standards significantly affect muzakki's intention to pay zakat since the t-statistical value is over 1.960. Moreover, as

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the value of the parameter of the coefficient is positive, the influence of subjective standards on the intention of muzakki to pay zakat is good.

It can therefore be found that the stance has a positive and significant influence on the intention of muzakki to pay zakat. Subjective standards have a positive effect on the intention, or the stronger the social pressure, the stronger the interest or desire of the muzak in paying zakat. Subjective standards as a social factor indicating the social pressure to act or to conduct. Consideration of what is normative behavior (expected by others) and motivation to act according to these normative expectations are subjective individual standards. The more and the more favorable the impact that muzakki has on the way zakat is paid, the more it affects the high intent to pay zakat.

Conversely, the more negative the influence and the lower the influence given to muzakki on paying zakat, it will also affect the muzakki's low intention to make zakat payments. The results of this study are in accordance with the research conducted by (Qurotu Uyun Alpriyama, 2017) which states that subjective norms have a significant positive effect on intention.

Behavioral control has a negative and insignificant relationship with muzakki's intention to pay zakat

Hypothesis 3 (H3) says that behavior control rejects the intent of muzakki to pay zakat. The value of the parameter coefficient is -0.122 with an at-statistical value of 0.135 based on the results of the bootstrapping test. This shows that behavioral control does not have any major impact on the intention of the muzakki to pay zakat as the statistical value is <1.960 . Furthermore, because the coefficient parameter is negative, the effect of behavioral control on the intent of the muzakki to pay zakat was adverse. There are thus no significant and negative consequences for the intention of muzakki to pay zakat. This is not true of behavioral control.

The adverse effects of compartmental checks on intention are less behavioral controls, the lower the interest or desire of muzak in the payment of zakat is on the existence of facilities and infrastructure that may facilitate the payment of zakat or zakat. Perceived conduct control is a condition in which people think action is easy or difficult to perform. The more people feel the numerous factors that can support them and some factors that can inhibit behavior, the easier the individual to do the behavior. The fewer people feel the few supportive factors and many inhibiting factors to be capable of performing a behavior, the more they tend to feel that they are difficult to do so. (Ajzen, 2005).

Accountability has a negative and insignificant relationship with muzakki's intention to pay zakat

Hypothesis 4 (H4) that the intention to pay zakat has a positive impact on accountability is dismissed. The coefficient parameter value is 0.143 with an at-statistical value of 0.198 based on the results of the resampling of the bootstrapping testing. This demonstrates because the t-statistic value of $<1,960$ is, that responsibility has no significant impact on the intention of muzakki to pay zakat. Moreover, because the parameter is negative, the influence of accountability on the intention of muzakki to pay zakat is negative. It could therefore be concluded that the responsibility for the intent of the muzakki to pay zakat has no significant and negative effect.

The results of this study contradict research carried out by (Susanti & Alfin, 2019) , which shows that accountability and muzakki are having significant impacts. Although the variable of accountability statistically does not affect muzakki's intention to pay for zakat, the principle of accountability must be properly applied by each institution, especially in this case, to produce good, reliable reporting. As has previously been explained, the lack of influence between responsibilities and loyalties does not mean that the principle of responsibility is not important, but the muzakki may no longer have any doubts as to the institution's accountability.

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Transparency has a negative and insignificant relationship with muzakki's intention to pay zakat

The effect of transparency on Muzakki's intention to pay zakat is rejected in Hypothesis 5 (H5). The parameter value of this coefficient is 0.080 and the t-statistic value is 0.915. Based on test results. This shows that openness has no significant impact on muzakki's intention to pay zakat because the statistical value of t is $< 1,960$. The impact of transparency on the intention of the parameter coefficient of the muzakki to pay zakat is also negative. It can be concluded that transparency does not significantly or negatively affect the intention of the muzakki to pay zakat.

The results of the study contradict the research carried out by Jumaizi and Zainal A. Wijaya (2011), which demonstrates the importance of transparency and muzakki. Transparency has a negative and negative impact on muzakki's intention to pay Zakat because of the trust the body has not given in nature and the credibility of the body affects zakat. The effect of Zakat is negative and bad This shows that the intention of muzakki to pay zakaah is lower because of lower levels of transparency. However, this transparency is of course important to trust, because it becomes a substitute institutional power for muzakki.

The theory of sharia can show the fundamental guidelines are transparency. Transparency is therefore a deliberate attempt to deliver all information that is legally accessible, both positive and negative, quickly, balanced, and decisively, to improve public thought and to hold organizations' actions, policies, and practices to account.

Intention has a positive relationship and has a significant effect on muzakki behavior to pay zakat

The intention is directly acceptable to the behavior of muzakki when paying zakat in hypothesis six (H6), which says. The value of this parameter is 0.524 and is based on the results of the bootstrapping test at a statistical value of 5,725. This shows that the intent affects the behavior, as the t-statistic value is over 1.960. The purpose is substantial. The intentional effect on muzakki's behavior, as the coefficient of the parameter value, is positive, when paying zakat is also good. It can therefore be concluded that the intention has a significant positive impact on muzakki's payment behavior.

The intent has shown that the behavior of muzakki in zakat payments has a great impact. This is the theory of the (Ajzen, 2005) It comes from the intention that everything people do. The person tends to do this if he or she wants to lead behavior. In contrast, if the person does not want to behave, he or she is less likely to behave. If the person's intention to pay zakat is then formed, the person tends to pay zakat.

Intention to mediate attitudes that encourage behavior towards paying zakat behavior

The results of hypothesis seven (H7) show that there is a considerable positive impact on the behavior of intentionally mediated zakat. The t-statistic value is 1,988, which is higher than the T-table value of 1,960, based on results of calculations using the Sobel-test calculators which means that attitude has a substantial effect on the payment of zakat through the variable of intent as an intermediate variable. The results of the test show that the intentional variable for paying zakat in this study can be a mediating variable (intervention). The acceptance of the 7th hypothesis (H7) shows that zakaah adherence is influenced by attitudes that promote intentional conduct. This can happen as zakat payments are based on the fact that zakat payments are positive. The aim of keeping zakat payments to persons mediates the effect of the individual's positive attitude, so as to create the behavior of paying zakat. In this case, the aim can enhance or weaken the influence of zakat payment attitudes.

Intention to mediate subjective norms on the behavior of paying zakat

Hypothesis 8 (H8) results indicate that the behavior that encourages behavior affects the payment of intentional zakat significantly. The T-statistical Value is more than the t-table of 1.960 based on the calculation using the Sobel test calculator. That means that indirectly the Subjective Norm has a significant effect on the behavior of paying zakat by means of the Intention Variable as an intermediate variable. The results of the test show that the intentional variable for paying zakat in this study can be a mediating variable (intervention).

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The acceptance of the eighth hypothesis (H8) demonstrates that conformity to pay zakat depends on subjective norms which support intent-mediated behavior. There has been a positive and important impact on intentions on subjective norms consisting of belief in obedience to others and motivation in obedience to others. This shows that the more subjective regulations muzakki is encouraged, the greater the intention muzakki shows to pay zakat. The subjective standards of the muzakki are determined by their social environment. Muzakki's desire to pay zakat is determined by those around him, the environment, or the people around him. These subjective regulations are essential to determine the focus of zakat payments so that each Zakat institution can influence muzakki's desire to pay zakat.

Intention to mediate behavior control on the behavior of paying zakat

Hypothesis nine (H9) rejects that conduct control has a significant positive impact on purpose-mediated zakat payment behavior. The t-statistical value is 0,134, which is less than the 1.960 t-table value based on calculations using a Sobel test calculator, which is to say, that indirect controls on the behavior of a paid zakat mediated by intention as a response variable do not have a substantial effect. The results of the test show that in this equation the variable that zakaah is not an intermediate variable.

The rejection of the 9th assumption (H9) shows that zakat payment behavior is not affected by behavior control and zakat payment does not mediate this effect. That means that it does not reinforce or weaken the effect of perceived behavioral control on the payment of Zakat whether there is an intention to pay zakat in persons who are required to do zakat. The small effect of comporment monitoring shows that while people who are obliged to zakat do perceive that whether they have enough resources or not to pay zakat, that does not mean that those forced to pay zakat obey to pay zakat. Zakat payment does not strengthen or undermine the interaction between behavior control perception and zakat payment behavior.

Intention to mediate accountability for the behavior of paying zakat

Hypothesis 10 (H10) states that the responsibility for paying zakat is significantly positive and is rejected. On the basis of calculations using the Sobel calculator the value of the zakat as a mediator of intention as the intervention variable is 0.197 which falls below the value of the t-table of 1.960, which means that the account does not indirectly have an important effect on the behavior. The test results show that the variable of intent to pay zakat in this equation cannot be the mediator variable.

A refusal to accept the 10th hypothesis (H10) shows that zakat payment behavior, and zakat payment intentions, are not a mediator of the effect. Zakat payment This means that zakat institutions must report to muzakki the results of zakat administration and distribution to win the public confidence to make it more possible to collect zakat because of public confidence in zakat institutions. The Amil Zakat Institution (LAZ), which is accountable, transparent, and professional, provides public awareness and confidence in this zakaah to prosper. This is why the financial reporting of zakat institutions is a reflection of good management of financial resources. Since accountability in the financial report is a form of accountability.

The intention to mediate transparency on the behavior of paying zakat

Hypothesis 11 (H11) states that the positive effect on the behavior of the payment of the intentionally mediated zakat must be rejected in transparency. The t-statistic value is 0.903 which is lower than the t-table value of 1.960, based on the result of calculations based on the Sobel test calculator which means that the transparency has no indirect effect upon the payment of zakat mediated as an intervening variable by purpose. The test results show that the variable of intent to pay zakat in this equation cannot be the mediator variable.

Refusals of the 11th hypothesis (H11) demonstrate that zakat's payment behavior and this effect are not mediated by the intention to pay zakat. Transparency is thus closely linked to honesty. The informant must be honest in providing information so that the recipient of this information, in this case, the community or muzakki, knows nothing about it.

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To ensure a more selective community and the main choice to the donation of zakat is made and to determine its interest in choosing transparent institutions. When an institution publishes its reporting and operations transparently to the public, it will increase Muzakki's interest and trust and choose to channel its zakaah funds to the target institution.

V. CONCLUSION AND IMPLICATIONS

This study aims to analyze the influence on the intention of muzakki to pay zakat of attitudes, subjective norms, competency control, accountability, and transparency. The intention here acts as a variable that intervenes and an endogenous one. This researcher uses the partial lower square to analyze the relationship between these variables (PLS). It can be concluded based on the analysis and the debate in the preceding section: Attitudes that promote conduct affect the intention to pay zakat positively and significantly. This is indicated by a positive factor of 0.220 and by the t -statistical value that is higher than the t -table ($1.965 > 1.960$) and smaller than 5 percent ($0.050 < 0.05$). The first hypothesis is accepted, as the results show. Subjective standards affect zakaah intention positively and significantly. The positive coefficient of 0.571 is indicated and the T -statistical value is higher than the t -table ($4.707 > 1.960$), which is less than the significance of 5% ($0.000 < 0.05$). These results show the acceptance of the second hypothesis. The intention to pay zakat is affected by behavioral control. This is indicated by t -statistical value that is smaller than the t -table ($0.135 < 1.960$) and a value of more than 5% ($0.257 > 0.05$). This indicates the rejection of the third hypothesis. The intention to pay zakat is not influenced by accountability. This is shown by an t -statistical value that is smaller than t -table ($0.198 < 1.960$), and a value of more than 5 percent ($0.231 > 0.05$). This demonstrates the rejection of the 4th hypothesis. The intention to pay zakat is not affected by transparency. This is shown by the t -statistic value owned by the table ($0.915 < 1.960$), which is smaller than the t -table and the meaning is greater than 5% ($0.360 > 0.05$). This indicated the rejection of the fifth hypothesis. The intent has a significant positive impact on Zakat payment behavior. The coefficient value of 0.524 is positive and the t -statistical value is greater than the t -table value ($5.725 > 1.960$) and less than the meaning value of five percent ($0.000 > 0.05$). These results demonstrate the acceptance of the sixth hypothesis. Intention to mediate the influence of behavioral attitudes to pay for zakat behavior. This is indicated by a value of t statistic greater than the value in the t -table ($1.988 > 1.960$) and a value less than the meaning value of 5 percent ($0.053 < 0.05$). This demonstrates the acceptance of the seventh hypothesis. Intention to mediate on the behavior of paying zakat the influence of subjective norms. This is shown by the t -statistic value which is greater than the value of the t -table ($3.635 > 1.960$) and by the meaning value which is lower than 5% ($0.000 < 0.05$). This demonstrates the acceptance of the eighth hypothesis. The intention to not mediate on the behavior of zakat payment the effect of behavior control. The t -statistic value, less than t -table ($0.134 < 1.960$) and a meaning value greater than the 5% meaning value ($0.892 > 0.05$), is used. This proves to be rejectable for the ninth hypothesis. Intention not to meditate on the behavior of zakat payment the effect of accountability. The t -statistic value is shown to be smaller than the t -table ($0.197 < 1.960$) and a value that is larger than the 5% ($0.843 > 0.05$) meaning value. This demonstrates the rejection of the 10th hypothesis. The intention not to meditate on the payment behavior of zakat the effect of transparency. This is indicated by the smaller t -statistic ($0.903 < 1.960$) than the t -table and a greater than 5 percent meaning ($0.366 > 0.05$) meaning value. The eleventh hypothesis is therefore rejected.

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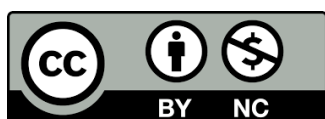
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