

Review of People's Behavior in Paying Zakat in Indonesia: Efforts to Minimize the Impact of the Economic Crisis with a Planned Behavior Theory Approach

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ABSTRACT

The current study aims to examine the behavior of individuals in Indonesia regarding paying zakat as a strategy to address the economic crisis based on the planning theory of behavior. The research design utilized in this study is a correlation-based cross-sectional design conducted through a questionnaire. A total of 100 samples were obtained using a random sampling technique. Least squares structural equation models were employed to partially evaluate the measurement model and research model used. The study reveals that zakat knowledge is positively associated with attitudes towards paying zakat, perceived behavioral control, subjective norms, and zakat behavior. On the other hand, the findings indicate a negative relationship between zakat attitudes and zakat intentions. However, both perceived behavioral control and subjective norms show a positive relationship with behavioral intentions toward zakat planning. Additionally, the research shows a negative relationship between perceived behavioral control and zakat behavior, but a positive correlation exists between behavioral intentions and zakat behavior of individuals in Indonesia. These findings can assist readers in identifying the appropriate combination of zakat knowledge to enhance individuals' understanding of the role of zakat in addressing economic crises.

Keywords: *Zakat Behavior, Zakat Knowledge, Theory of Planned Behavior, Economic Crisis.*

INTRODUCTION

Islam has the potential to contribute significantly to the economy of society. This is because Islamic teachings include the concept of zakat, which involves the wealthy giving to the poor. By practicing zakat, poverty and suffering can be alleviated. Zakat is considered a form of worship that has economic and social implications. It holds great meaning and signifies the quality of humanity. The practice of zakat leads to the development of welfare and the economy, and ultimately contributes to the achievement

of social justice (Anisa & Mukhsin, 2022). Therefore, zakat is believed to be a solution for overcoming economic crises. The obligation to give zakat applies to all Muslims worldwide, and the funds are managed by authorized institutions in each country. Despite the challenges faced, effective management of zakat funds is essential as it has the potential to greatly benefit and positively impact the lives of the poor. The main sources of guidance on zakat are the Al-Qur'an and the Sunnah (Rafiki, 2021).

The occurrence of an economic crisis is not limited to a specific type of

country. Both developed and developing countries, like Indonesia, are susceptible to economic crises. An economic crisis typically involves a decline in a country's Gross Domestic Product, a decrease in property or share prices, and inflation that leads to rising or falling prices. Such crises affect various countries simultaneously, causing widespread effects (unspecified source, cited by Akhirulyati, Fardana, & Yasin, 2023).

Indonesia faced an economic crisis in 1997 which had a significant negative impact on the country's economy. This crisis particularly affected the DKI Jakarta area, the capital city and economic hub of the country, where the economic performance deteriorated further. To minimize the impact of the economic crisis, distributing zakat can serve as one approach. Zakat can be given in the form of direct aid to individuals who have been affected by the crisis.

To address the aforementioned issues, the author conducted a scientific study titled "Review of People's Behavior in Paying Zakat in Indonesia: Efforts to Minimize the Impact of the Economic Crisis with a Planned Behavior Theory Approach." The study aimed to understand the behavior of individuals in Indonesia when it comes to fulfilling their zakat obligations. Additionally, it aimed to explore the influence of zakat payments on addressing the economic crisis using the Theory of Planned Behavior.

LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) was originally proposed by Ajzen in 1980. Ajzen states that human behavior is largely determined by an individual's intention to engage in a specific behavior and their ability to make the right decision about that behavior. The TPB is considered a highly effective model for assessing and understanding human behavior (Ogiemwonyi, 2022).

(Ajzen, 1991) suggests that the presence of both intention and perceived behavioral control is associated with the actual occurrence of behavior. The Theory of Planned Behavior allows for the incorporation of additional predictors, provided they fulfill specific criteria, complement the current predictors, empirically supported, and seamlessly integrate with the framework put forth by the Theory of Planned Behavior. These predictors are postulated to have an influence on motivational factors such as attitudes, subjective norms, perceived behavioral control, behavioral intentions, and actual behavior (She, Rasiah, Weissman, & Kaur, 2023).

The Theory of Planned Behavior suggests that behavioral intention is a key factor. It states that the determining factors of intention are attitudes, subjective norms, and Perceived Behavioral Control. Perceived Behavioral Control can directly and indirectly influence consumer behavior prediction.

The Theory of Planned Behavior consists of three main components: Attitude, Subjective Norms, and Perceived Behavioral Control. These components interact with each other and together determine the intention to perform a certain behavior. According to (Achmat, 2010), the mentioned components are found in the Theory of Planned Behavior.

First, Attitude; Attitude plays a crucial role as the initial determinant of behavior. It can be defined as a person's positive or negative evaluation towards exhibiting a particular behavior, also known as Behavioral Belief. When an individual evaluates themselves positively, they are more likely to have the intention to engage in that behavior. Attitudes are influenced by an individual's beliefs about the outcomes associated with performing the behavior, which are then assessed based on the evaluated consequences. Attitudes not only have a direct impact on behavior but also have connections with

Subjective Norms and Perceived Behavioral Control.

Second, Subjective Norms; Subjective norms are determined by a person's beliefs about the social approval or disapproval of a particular behavior. Normative beliefs form an integral part of subjective norms. If someone perceives that influential individuals believe that it would be beneficial for them to exhibit a specific behavior, they are more likely to have the intention to engage in that behavior.

Last but not least, behavior control: When there are no obstacles, individuals can have complete control over exhibiting a behavior. However, in the presence of obstacles such as lack of opportunity, resources, or skills, it may not be possible to have control over a behavior. Perceived behavioral control refers to an individual's belief that they have control over whether a behavior occurs or not. When individuals lack the opportunity to engage in a behavior, they are less likely to have a strong intention to perform that behavior, even if they have a positive attitude and believe that important others would approve of it. When there is consistency between Perceived Behavioral Control and actual control over a behavior, there is a direct pathway from Perceived Behavioral Control to behavior (Tamba, 2017).

The three component relationships in the Theory of Planned Behavior (TPB) can be seen in the following picture:

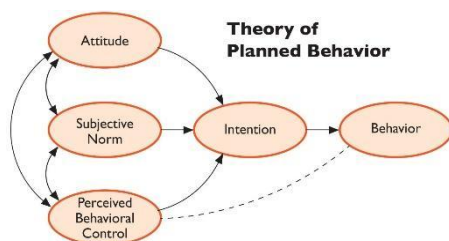


Figure 1. Framework Based on TPB. Source: Ajzen (1991)

The Concept of Zakat

Zakat is an important concept in the Islamic religion with strong spiritual and

social aspects. The word "zakat" comes from Arabic and means "cleansing" or "purification". It is an obligation for Muslims to give some of their wealth or property to those in need (mustahik) or those who are entitled to receive it. Zakat is not just charity or donations, but a form of worship and religious duty established by Allah. Additionally, it is one of the five pillars of Islam, which are the foundation of Islamic teachings.

In the economic and social context, zakat plays a significant role in regulating the distribution of wealth and promoting social welfare among Muslim communities. It is considered an Islamic form of social financing that helps alleviate poverty. According to (Solahudin Al-Ayubi, Nadhia Shalehanti, & Ali Sakti, 2022), zakat serves as an important mechanism in achieving these objectives.

Purpose of Zakat

The purposes of zakat in Islam have important implications. First, zakat helps cleanse a person's soul from greed and selfishness, allowing them to prioritize the needs of others and practice the virtue of sharing. Second, zakat contributes to the reduction of poverty and economic inequality in society by redistributing wealth from the more affluent to those who are less fortunate. Finally, zakat is used to aid the poor, orphans, those facing financial hardships, and support other social and humanitarian projects, all with the intention of enhancing social welfare within the community.

Lastly, the purpose of zakat is to remind Muslims of their social responsibility. It emphasizes the significance of contributing towards improving societal conditions and aiding those in need. Zakat is rooted in the concepts of "treasure" and "wealth" as outlined in the Koran and hadith. Besides these goals, zakat also seeks to establish a sustainable distribution system, guaranteeing economic fairness within the Islamic community. This results in reducing economic disparities and

fostering equitable economic growth, ensuring that the wealthy do not accumulate abundance while the poor become increasingly impoverished (Paizin, 2022).

Function of Zakat

Zakat helps to regulate the redistribution of wealth. Its purpose is to ensure a more equal distribution of wealth among members of society. Zakat serves as a means for the Muslim community to achieve a fair distribution of their essential needs. In reality, the excess wealth of some individuals is actually considered the wealth of the entire community. Therefore, zakat is necessary for the redistribution of wealth.

Zakat supports economic empowerment by providing financing for productive projects that contribute to the development of the community's economy. The recipients of zakat are individuals engaged in jihad for the sake of Allah. By directing the zakat funds towards projects that promote economic growth, such as educational institutions, it can enhance the community and improve the recipients' own economic prospects. Zakat therefore acts as a mechanism to support both individual and community advancement.

Social Support. Zakat is used to help those in need, such as the poor, orphans and people in trouble. That's why zakat is someone else's property which in essence must be given to its owner. Whether it's the poor, orphans, etc. With social support through zakat, they will certainly regenerate their enthusiasm for life and worship because they are helped by the zakat we give.

Education and Health. Zakat is also utilized to finance education and healthcare for individuals who are unable to afford them. It is their inherent right to have access to such necessities, and it is our responsibility as individuals who are more fortunate to ensure that they receive what they deserve. By doing so, we can achieve equal distribution of education,

healthcare, and overall well-being for all of us as God's creations who have faith and devotion to Him.

Zakat Conditions

Zakat has specific criteria and obligations in Islam, setting it apart from other practices. According to Abdul Bakir, M.Ag's book on the prerequisites of giving zakat, there are two types of conditions that must be met by individuals wishing to give zakat. The first type is a compulsory requirement, while the second type is a legal requirement.

a. Zakat Obligatory Conditions

- 1) In Islam, it is a requirement for individuals who give zakat to be Muslim. Non-Muslims, even if they are in a Muslim environment, do not have the obligation to pay zakat unless they convert to Islam.
- 2) In order to fulfill the obligation of zakat, a person must possess sound and rational mental faculties. Even if they have significant wealth, individuals with mental illness or incapacitation are exempted from the obligation to pay zakat.
- 3) Baligh . Once children are not yet adults, they are not obligated to fulfill the duties of the Islamic religion, such as paying zakat.
- 4) In order for zakat to become mandatory, a person needs to possess assets or wealth that reaches a specific threshold known as the nisab. The nisab varies depending on the type of assets, such as money, gold, silver, and merchandise.
- 5) Once a person's property or wealth reaches the nisab, they are required to own it for a full year before zakat becomes obligatory. In other words, the property should remain under the person's possession for the duration of one year.

b. Conditions for Valid Zakat

- 1) Ownership of assets worthy of zakat . The assets to be given zakat

must be halal and legally owned. This means that the assets cannot be the result of theft, fraud or other illicit activities.

- 2) Holy intentions . Zakat must be given with sincere and pure intentions as worship to Allah SWT. This intention is important in Islam.
- 3) Measuring the Correct Amount of Zakat . The amount of zakat given must be calculated correctly, in accordance with the provisions in the Koran, namely 2.5% of eligible assets.
- 4) Appropriate Distribution of Zakat . Zakat must be given to those who are entitled to receive zakat, such as the poor, orphans, people in financial difficulties, and other humanitarian purpose. Distribution of zakat must be done fairly and correctly.
- 5) Perfect Time . Zakat must be given at a specified time, especially zakat fitrah which must be given before Eid al-Fitr.

The presence of these conditions distinguishes zakat obligation from other obligations. Additionally, there are variances between various practices and concepts like waqf, infaq, and alms giving. They each possess unique characteristics and discrepancies in terms of performing good deeds and their conceptual frameworks.

Types of Zakat

Basically, Islamic natural zakat is divided into 2 parts, namely zakat fitrah and zakat mal:

a. Zakat Fitrah

Zakat fitrah, also known as soul zakat, is a form of zakat that aims to bring Muslims back to their natural state and purify their souls from impurities caused by various influences, such as socialization. It is intended to prevent individuals from straying away from their

intrinsic nature. Zakat fitrah is collected in the form of staple food items commonly consumed in the region, such as rice, corn, and sorghum flour, among others. It must be paid during the month of Ramadan and prior to the Eid al-Fitr prayer. Afterwards, any additional payment is considered a regular charitable donation, rather than zakat fitrah. The required amount of zakat fitrah per person is one sha' (equivalent to 3.5 liters or 2.5 kg of staple food).

b. Zakat Mal

Zakat Mal is a form of zakat that is applied to property (maal) owned by individuals or organizations. It is subject to specific terms and conditions. Zakat Mal must adhere to certain provisions, including meeting the nisab threshold and transportation requirements. The nisab serves as a reference point, indicating the minimum amount of assets for which zakat must be paid. Additionally, Haul acts as a payment benchmark, determining whether the ownership of the property has been held for a period exceeding one year or not (Abdul Bakir, 2021).

The recipients of Zakat, also known as mustahik, are regulated by verse 60 of Surah At-Taubah. The groups eligible to receive Zakat include the poor, those appointed for Zakat distribution, converts to Islam, those in debt, the wayfarer, those struggling in the cause of Allah, and stranded travelers. These categories have been confirmed as eligible to receive zakat. Zakat is a form of worship that has a strong connection to the economy of the community. As mentioned above, Zakat serves as a means to cleanse the soul and also helps in reducing societal inequalities, particularly for those in need.

The Impact of Economic Crisis

An economic crisis refers to a negative state of the economy within a country or globally, characterized by a decline in economic activity and a subsequent decrease in government revenue and individuals' purchasing power. This occurs as a consequence of significant issues that

disrupt various aspects of business operations, employment opportunities, and financial management. (Afif, 2022)

A prime instance to illustrate an economic crisis is when a significant number of individuals lose their jobs and companies face bankruptcy or experiencing sudden price hikes in goods. These occurrences serve as indicators of an economic crisis. Consequently, such a crisis may lead to numerous challenges, including higher unemployment rates, economic difficulties, and substantial financial hardships for individuals. An economic crisis represents a challenging situation where the economy is functioning poorly, significantly impacting our lives. People often seek methods to enhance economic conditions during such crises in order to alleviate the situation (Afif, 2022).

This case, which is related to the economic crisis, certainly has an impact on the country's economy, organizations, and individuals. From 1960-1965, during the Old Order era of guided democracy, Indonesia experienced a major economic crisis. The impact of the crisis during that time was the decline in the prices of export goods, particularly rubber and mining exports, which were the largest sources of export earnings at that time. The economic crisis experienced by Indonesia in 1997-1998 was actually part of the Asian Financial Crisis, which was a severe combination of excessive financial market behavior and weak government policies. At that time, there was a depreciation in the value of the rupiah currency and inflation rate around 70%. Many companies, especially those with loans denominated in US dollars, went bankrupt due to the increased value of their debts. The impact of this incident was significant, as it led to mass layoffs and an increase in the number of unemployed people to reach around 14 million.

Additionally, in 2013, the Indonesian rupiah depreciated by around 18%, which had an impact on many investors who chose to pull out of

developing countries and invest in the US as it was perceived to be the safest place. The crisis in 2020 occurred as the economy experienced negative growth for two consecutive quarters. In that same year, the world faced a recession due to the Covid-19 pandemic, leading to a decrease in job opportunities and a significant number of layoffs. One prominent impact that is easily noticeable is the decline in household consumption and weakened purchasing power among the general population. To this day, people continue to experience a notable decrease in their purchasing power. The stagnant economy also resulted in reduced production, causing numerous companies to suffer losses, go bankrupt, and consequently contribute to increased unemployment levels (Dwi Nur Maulidia, Mohammad Ricko Kurniawan, & Muhammad Yasin, 2023)

From the cases above, we can understand some of the impacts of the economic crisis, including the following.

- a. High Unemployment . One of the most obvious impacts of the economic crisis is an increase in the unemployment rate. Many companies reduced their workforce or even closed, resulting in many people losing their jobs.
- b. Decrease in Income . Due to job losses and reduced economic activity, household incomes typically decline. This can cause difficulties in meeting basic needs, such as food, housing, and health.
- c. Asset Impairment . The value of assets such as homes and stock market investments can fall sharply during an economic crisis. This impacts individual and family wealth.
- d. Financial Uncertainty . Economic crises often create high levels of financial uncertainty. People may feel uncertain about their financial future, and this can have a negative impact on mental and emotional wellbeing.

- e. Declining Investment and Economic Growth . During an economic crisis, investment from companies and individuals tends to decline, which can hinder long-term economic growth.
- f. Financial Instability of Financial Institutions. Financial institutions, such as banks, often experience stress during economic crises due to debt problems and declining confidence. This could cause instability in the financial sector.
- g. Social Inequality . Economic crises tend to exacerbate social inequalities. Those who are already poor are likely to suffer more severely, while rich people may recover more easily.
- h. Social and Political Disorders . Economic crises can create social and political discontent. Demonstrations, protests and political instability could increase in response to economic hardship.
- i. Decline in Mental Health . Economic stress, worries about the financial future, and stress resulting from an economic crisis can have a detrimental impact on the mental health of individuals and families.
- j. Lack of Funding for Public Services . Economic crises can result in reduced funding for public services such as education, health, and infrastructure, which can affect quality of life and social development.

DATA AND METHODOLOGY

Study Design

The study design of this research is based on a correlational and cross-sectional approach, then we use random sampling. The research aims to examine the factors that influence people's behavior in paying zakat as a means to address the economic crisis in Indonesia. The research is grounded in the Theory of Planned Behavior (TPB), as represented in Figure 1. Data will be collected via an online questionnaire.

A questionnaire-based survey can be useful in statistically verifying the proposed model. In this research, the online survey will be conducted using Google Documents. Participants will be informed about the survey through self-managed hyperlinks disseminated on various social media platforms like WhatsApp, Instagram, Facebook. The questionnaire will consist of two parts. In the first part, participants will be asked to provide their name, domicile, gender, age, and job. The second part of the questionnaire will include statements related to measuring respondents' zakat knowledge, attitudes towards paying zakat, perceived behavioral control, subjective norms, behavioral intentions, and zakat behavior. These statements will require respondents to select the most appropriate option. The study will focus on six latent variables. In order to ensure the desired level of statistical significance, the research aims to gather at least 100 survey responses.

Participants

In total, 100 participants completed the questionnaire. This research sample also met the minimum sample size requirement. In addition, the participants were Indonesian people. Most of the participants were between 18-20 years old (54.5%) and 21-30 (35.4 %). The participants consisted of males (38,4%) and females (61.6%).

Table 1. Participants

Characteristic	Frequency (n)	Percentage
Age Group		
18-20	55	54,5%
21-30	35	35,4%
31-40	4	4%
41-50	4	4%
51 and above	2	2%
Gender		
Male	39	38,4%
Female	61	61,6%

Measures

For evaluating the behavior of individuals who pay zakat regularly, we will be using a 5-point scale, where 1 indicates "strongly disagree" and 5 indicates "strongly agree". This scale will help assess the behavioral aspects of paying zakat. To measure the individual respondents' level of zakat knowledge, we will use the statement "I am very knowledgeable about Zakat", and participants will rate their agreement on a scale of 1-5. For assessing attitudes towards zakat, participants will rate their agreement to the statement "Zakat is mostly good for a person" using the 1-5 scale.

To measure the subjective norms towards zakat, participants will be asked to indicate the extent to which important people in their lives think they should plan and save to pay zakat. Further, participants' confidence in controlling their zakat behavior will be evaluated through the statement "I am confident that I am able to plan and save to pay zakat", and they will rate their agreement on a 1-5 scale. Finally, the intention to plan and save for paying zakat will be measured using the statement "I intend to plan and save to pay zakat" on the 1-5 scale.

Data Analysis

This study uses partial least squares (PLS) structural method structural equation modeling (SEM) and SmartPLS version 3.0 to assess the proposed measurement and structural models. measurements and the proposed structural model. By following the two-step approach as well as confirmatory factor analysis (CFA) which was first conducted to assess the measurement model. The SRMR model fit index with a value less than 0.08 was used to assess the model fit (Henseler, Ringle, & Sarstedt, 2015). Cronbach's alpha of more than 0.7 is used to evaluate the internal consistency of the construct (She, Sharif, & Nia, 2021). Through composite

reliability (CR) and average variance extracted (AVE), construct reliability and convergent validity are also examined (Fornell & Lacker, 1981) (She, Rasiah, Weissman, & Kaur, 2023). To achieve good construct reliability, an acceptable CR value should be 0.7 and above (Sharif & Nia, 2018). Convergent validity requires that each construct's CR exceeds its AVE and that each construct's AVE must be more than 0.5 (Sharif & Nia, 2018). Regarding discriminant validity, all values of the Heterotrait-Monotrait correlation ratio (HTMT) should be less than 0.85 (Henseler, Ringle, & Sarstedt, 2015). A p-value of less than 0.05 was considered statistically significant.

Hypothesis

These are some of the hypotheses in this research:

H1: There is a positive relationship between Zakat Knowledge and Zakat Behavior

H2: There is a positive relationship between Zakat Knowledge and attitude toward paying zakat

H3: There is a positive relationship between Zakat Knowledge and Subjective Norms

H4: There is a positive relationship between Zakat Knowledge and Perceived Behavior Control

H5: There is a positive relationship between Attitude toward Paying Zakat and Behavior Intention

H6: There is a positive relationship between Subjective Norms and Behavior Intention

H7: There is a positive relationship between Perceived Behavior Control and Behavior Intention

H8: There is a positive relationship between Perceived Behavior Control and Zakat Behavior

H9: There is a positive relationship between Behavior Intention and Zakat Behavior

RESULT AND DISCUSSION

Result of the Measurement Model Assessment

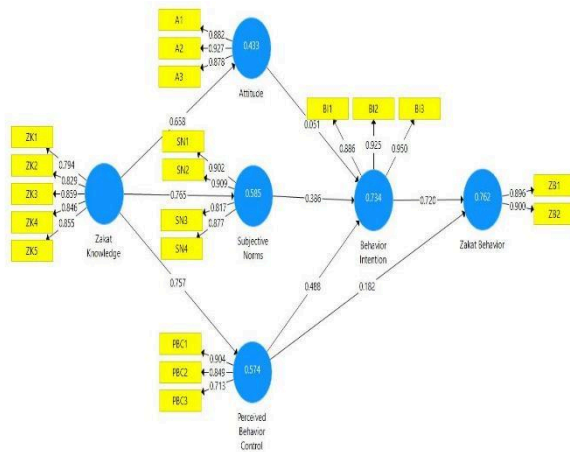


Figure 2. The Results of the Measurement Model Assessment

Table 2. Measurement Model Assessment

Constructs/ Items	Factor Loading	Cronbach's Alpha	CR	AVE
Zakat Knowledge		0.893	0.921	0.700
I am very knowledgeable about Zakat	0.794			
I know more than most people about Zakat	0.829			
I understand the procedures for paying zakat	0.859			
I am very knowledgeable about economic crisis	0.846			
When the economic crisis, I know what I will do	0.855			
Attitude Toward Paying Zakat		0.877	0.924	0.802
Zakat is mostly good for a person	0.882			
I think that things will go well for me if I pay Zakat	0.927			
I am looking forward to paying zakat	0.878			
Subjective Norms		0.900	0.930	0.770
Most people who are important to me think that I should plan and save for paying zakat	0.902			
Most people who are important to me think that I should pay zakat annually	0.909			
Most people who are important to me think that I should pay zakat if I reach the nisab	0.817			
Most people who are important to me think that I should pay zakat to minimize the economic crisis.	0.877			
Perceived Behavior Control		0.763	0.864	0.682
1. I am confident that I can plan and save for paying zakat	0.904			
2. For me, paying for zakat is easy	0.849			
3. Whether I pay zakat is entirely up to me	0.713			
Behavior Intention		0.910	0.944	0.848
1. I intend to plan and save for paying zakat	0.886			
2. I want to plan and save for paying Zakat	0.925			
3. I Expect to plan and save for paying zakat	0.950			
Zakat Behavior		0.759	0.893	0.806
Paying Zakat regularly	0.896			
Thinking about zakat can minimize the impact of the economic crisis	0.900			

Table 3. Discriminant Validity Assessment Using the HTMT Matrix

Construct	Attitude	Behavior Intention	Behavior Control	Subjective Norms	Zakat Behavior
Heterotrait-Monotrait ratio of correlation (HTMT)					
Attitude					
Behavior Intention	0.772				
Perceived Behavior Control	0.841	0.954			
Subjective Norms	0.879	0.864	0.879		
Zakat Behavior	0.757	1.040	0.999		
Zakat Knowledge	0.732	0.811	0.910	0.845	0.779

Table 4. Structural Model Assessment

Path / Hypotesis	Standardized Path Coefficients	t-value	Confidence Level (Lower Bound, Upper Bound)	p-value	Decision
Total Effect Model					
Zakat knowledge -> Zakat Behavior (H ₁)	0.640	9.412	(0.487,0.756)	0	Supported
Direct Effect Model					
Zakat Knowledge -> Attitude (H ₁)	0.658	8.715	(0.489,0.780)	0	Supported
Zakat Knowledge -> Subjective Norms (H ₁)	0.765	13.571	(0.637,0.854)	0	Supported
Zakat Knowledge -> Perceived Behavior Control (H ₁)	0.757	13.483	(0.630,0.847)	0	Supported
Attitude -> Behavior Intention (H ₁)	0.051	0.305	(-0.259,0.409)	0,761	Not Supported
Subjective Norms -> Behavior Intention (H ₁)	0.386	3.524	(0.172,0.613)	0	Supported
Perceived Behavior Control -> Behavior Intention (H ₁)	0.488	3.084	(0.143,0.752)	0.002	Supported
Perceived Behavior Control -> Zakat Behavior (H ₁)	0.182	1.577	(-0.020,0.431)	0.116	Not Supported
Behavior Intention -> Zakat Behavior (H ₁)	0.72	6.731	(0.486,0.894)	0	Supported

Note: p < 0.05

The CFA results show that the measurement model matches the data with the data well (She, Sharif, & Nia, 2021) (Henseler, Ringle, & Sarstedt, 2015), as evidenced by the SRMR value which is less than 0.8 (0.053). Our research SRMR value is less than 0.8, namely 0.071. Furthermore, the factor loading of each indicator is in accordance with the recommended value of 0.5 (She, Sharif, & Nia, 2021) see Figure 2. All constructs have Cronbach's alpha values greater than 0.7. This as shown in Table 2, indicates strong internal consistency (She, 2014). Strong internal consistency ((She, Sharif, & Nia, 2021). In addition, the CR for all constructs is more than 0.7 which indicates good construct reliability. The AVE of each construct was higher than 0.5 and less than its CR, indicating good convergent validity (She, Sharif, & Nia, 2021) However, not all HTMT matrix values are less than 0.85 as can be seen in Table 3, which shows the discriminant validity of all constructs (Henseler, Ringle, & Sarstedt, 2015).

Result of the Structural Model

Furthermore, this study assessed the proposed structural model and tested the developed hypotheses. As shown in Table 4, the total effect assessment shows a positive relationship between Zakat

Knowledge and Zakat Behavior ($\beta = 0.640$, t value = 9.412, $p < 0.05$), which supports H1. The total effect model explains 42.1% of the total variance of zakat behavior. Then the structural model assessment of the direct effect revealed a positive relationship between zakat knowledge and attitude towards paying zakat ($\beta = 0.658$, t -value = 8.715, $p < 0.05$), financial knowledge and subjective norm ($\beta = 0.765$, t -value = 13.571, $p < 0.05$), and zakat knowledge and perceived behavior control ($\beta = 0.757$, t -value = 13.483, $p < 0.05$) providing support H2, H3, and H4. Then the results of this study provided support for H5, H6 and H7, relationship between attitude toward paying zakat ($\beta = 0.051$, t -value = 0.305, $p > 0.05$), Subjective Norms ($\beta = 0.386$, t -value = 3.524, $p < 0.05$), Perceived Behavior Control ($\beta = 0.488$, t -value = 3.084, $p < 0.05$) with behavioral intention, H6 and H7 on the positive relationship but H5 on the negative relationship. Finally, we found that the relationship of perceived behavioral control ($\beta = 0.182$, t -value = 1.577, $p < 0.05$) and behavioral intention ($\beta = 0.720$, t -value = 6.731, $p < 0.05$) with giving behavior for H8 was a negative relationship and for H9 was a positive relationship. The model explained 76.2% of the variance of Zakat behavior, 73.4% of the variance of behavioral intention, 43.3% of the variance of attitude towards paying zakat, 58.5% of the variance of subjective norms, and 57.4% of the variance of perceived behavioral control

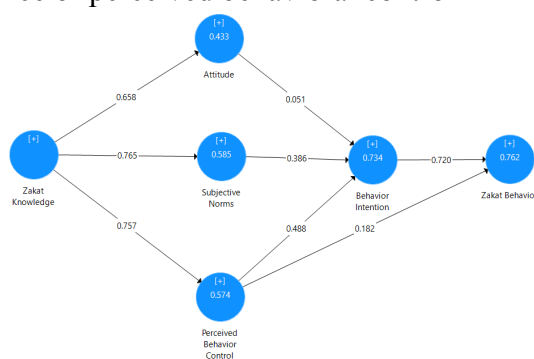


Figure 3. the Path Coefficient of the Structural Model Assessment

Discussion

This study examines the influence of knowledge about zakat, attitude towards zakat payments, perceived behavioral control, and subjective norms on behavioral intention and zakat payment behavior in a global uncertain world. The aim is to determine the impact of zakat on the economic crisis in Indonesia. The economic crisis has various effects on society, leading to both suffering and prosperity in the country. One solution to address this problem is zakat, which has a significant impact in tackling socio-economic issues by collecting funds and distributing them through authorized zakat agencies. Providing zakat in the form of loans is effective in achieving essential objectives. The Islamic economy is built on two main pillars: the prohibition of usury and the obligation of zakat or sadaqah (infaq). The findings of this study indicate that knowledge about zakat has a positive correlation with zakat behavior in Indonesian society (H1), meaning that knowing about zakat encourages people to give zakat, thereby amplifying the distribution of zakat funds to help those affected by the economic crisis.

This study has also discovered a noteworthy positive correlation between knowledge about zakat and attitudes towards paying zakat (H2), subjective norm (H3), and perceived behavioral control (H4). The findings demonstrate the significance of offering more opportunities for individuals to enhance their knowledge about zakat since this will enhance their behavior in this aspect, ultimately helping to alleviate economic crises.

Moreover, the findings of this study demonstrate a negative association between attitude towards paying zakat (H5) and Behavioral Intention, as well as a positive association between subjective norm (H6) and perceived behavioral control (H7) with behavioral intention (H7). These findings align with the theory of planned behavior (TPB), which

suggests that behavioral intention is influenced by attitude, subjective norms, and behavioral control. However, contrary to expectations, the results of this study indicate that attitudes do not significantly affect the intention to give zakat among the Indonesian population, even though zakat is considered an obligation. Nonetheless, the study highlights the importance of subjective norms and personal or others' experiences in influencing the intention to give zakat.

Lastly, this study found that perceived behavioral control (H8) has a negative correlation with zakat behavior, while behavioral intention (H9) has a positive correlation with zakat behavior. The results indicate that an individual's perceived control over their behavior does not affect their intention to give zakat. On the other hand, behavioral intentions do impact zakat behavior, as supported by TPB research. Naturally, intention plays a vital role in shaping behavior towards zakat. Consequently, individuals become more attentive to zakat, its virtues, and its role, positively influencing those around them. Zakat serves as a means to minimize the impact of an economic crisis. As zakat behavior increases within society, its influence amplifies.

CONCLUSION AND RECOMMENDATION

This study examines the factors that influence people's behavior in paying zakat as a means of addressing the economic crisis in Indonesia. A cross-sectional correlational research design was employed, and data was collected through an online questionnaire administered via Google Documents. A total of 100 participants, all Indonesian individuals, completed the questionnaire, meeting the required minimum sample size. The majority of participants were aged between 18-20 years (54.5%) and 21-30 years (35.4%). The sample included both males (38.4%) and females (61.6%). The measurement and structural models were

assessed using the partial least squares (PLS) structural equation modeling (SEM) method in SmartPLS version 3.0. The study utilized the Theory of Planned Behavior (TPB) with three components, namely attitude towards paying zakat, subjective norms, and perceived behavior control, to form zakat intention and encourage zakat behavior.

The results of this research indicate that knowledge, attitudes, subjective norms, and perceived behavioral control all have positive effects on zakat behavior. However, the attitude towards paying zakat has a negative correlation with zakat intentions, while subjective norms and perceived behavioral control have positive correlations with zakat intentions. Furthermore, behavioral control has a negative correlation with zakat behavior, while zakat intention has a positive correlation with zakat behavior.

To summarize, this study aimed to determine the factors influencing people's behavior in paying zakat to address the economic crisis in Indonesia. A cross-sectional correlational research design was used, and data was collected through an online survey using a questionnaire. The minimum required sample size of 100 participants was met, and the participants were Indonesian. They were predominantly between 18-30 years old, with equal representation of males and females. The study employed the partial least squares (PLS) structural equation modeling (SEM) method using SmartPLS version 3.0 to assess the proposed measurement and structural models. The TPB (Theory of Planned Behavior) with three components - namely attitude toward paying zakat, subjective norms, and perceived behavior control - formed a zakat intention, which, in turn, influenced zakat behavior.

In conclusion, the findings suggest that attitudes alone are not sufficient in determining the intention to pay zakat. Other factors such as social support, norms, and self-control also play essential

roles in shaping this intention. Furthermore, paying zakat can serve as a means to alleviate the effects of the economic crisis. Greater awareness, intention, and participation in zakat can provide a stronger influence in addressing such crises.

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