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Breaking the Barriers of Zakat Payment in Zakat Institutions: An Analysis of Muslims' Reluctance

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Abstract
This study aims to thoroughly investigate the determinants underlying Muslims' reluctance to fulfill zakat obligations through formal zakat institutions. By identifying key barriers to zakat compliance, the study applies a modified Theory of Planned Behavior (TPB) framework, specifically adapted to the context of reluctance. The analysis, conducted using SmartPLS (v. 4.0.8.9) software, is based on 303 responses collected via an online survey. The findings indicate that negative attitudes, weak subjective norms, and low confidence levels exert a substantial influence on reluctance toward zakat payment, whereas the absence of sufficient socialization efforts does not demonstrate a comparable impact. Moreover, the study affirms that low confidence and weak intention are critical factors contributing to the hesitancy to pay zakat. Importantly, weak intention mediates the relationship between negative attitudes, weak subjective norms, and low confidence, further reinforcing reluctance. These results underscore the necessity for targeted interventions, including educational initiatives, enhanced community engagement, and programs aimed at fostering self-efficacy, to cultivate more positive attitudes and bolster confidence, ultimately promoting higher levels of zakat compliance.

Keywords: *attitudinal barriers; intervention strategies; Muslim population; reluctance factors; zakat compliance.*

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Introduction

Muslims' reluctance to pay Zakat in Zakat institutions reflects the intricate interplay of cultural, economic, and religious factors shaping their participation in philanthropy. This phenomenon is empirically supported by several studies conducted across different countries. In Malaysia, Abdullah & Sapiei (2018) conducted research, while in Saudi Arabia, Suryani (2020) explored this issue. In Yemen, Bin-Nashwan, et al. (2021) examined the same phenomenon, and in Pakistan, Hassan et al. (2019) conducted a study. Similarly, in Nigeria, Saad & Farouk (2019) researched this topic, and in the Philippines, Andam & Osman (2019) contributed to the understanding of this issue. On the other hand, Bin-Nashwan et al. (2020) confirmed that Zakat collection often falls short of its potential. Additionally, Supanji (2022) highlighted a significant discrepancy in Indonesia's potential annual Zakat value of IDR 239 trillion compared to the actual collection of IDR 14.1 trillion. These underscore that a notable segment of Muslims continues to manifest reluctance in fulfilling their zakat obligations through zakat institutions.

Meanwhile, Schmid & Sheikhzadegan (2022) emphasized the intricate nature of Muslim involvement by highlighting that disparities in Zakat contributions result from the convergence of cultural norms and economic dynamics. Cultural dynamics, explained by Khan (2021), play a pivotal role in this context, underscoring how social norms influence Zakat contributions. These attitudes are shaped by perceptions of wealth, charity, and communal responsibilities. In societies that prioritize collective welfare, a stronger commitment to Zakat is often observed, as highlighted by Gamon & Tagoranao (2018). Conversely, contexts emphasizing individualistic economics tend to exhibit reluctance in Zakat contributions due to reservations about personal wealth, as discussed by Bertrand & Mullainathan (2001). The phenomenon is significantly influenced by economic circumstances; Javaid & Al-Malkawi (2018) demonstrated that financial uncertainties and income disparities have a direct impact on Zakat contributions. The multifaceted reluctance of Muslims to pay Zakat within Zakat institutions is further underscored by the interconnectedness between their financial situations and their engagement in charitable activities.

Investigating Muslims' reluctance to pay Zakat in Zakat institutions involves employing the Theory of Planned Behavior (TPB) framework, adapted to include additional relevant variables. The TPB posits that behavioral intention directly influences actual behavior and is shaped by attitudes, subjective norms, and perceived behavioral control (Ajzen, 2020). In this study, attitudes and subjective norms are refined into negative attitudes and low subjective norms, serving as predictive factors for Muslims' weak intention to exhibit reluctance in paying Zakat. Perceived behavioral control is not considered in this context. Furthermore, the theoretical model integrates the variables of lack of proper socialization and low confidence level within the TPB framework.

Proper socialization according to Taisir et al. (2017), is pivotal as it furnishes Muslims with the knowledge to fulfill Zakat obligations accurately and effectively. It encourages informed giving, empowers both donors and recipients, and ensures Zakat's alignment with Islam's intended positive social impact (Mahfud, 2018). Similarly, confidence level according to Roziq et al. (2020), is crucial in establishing trust, dependability, and ethical congruence between Muslims and Zakat institutions. High confidence fosters consistent and substantial contributions, ensures responsible fund utilization, and promotes transparency, thereby optimizing Zakat's potential in addressing societal inequalities (Hidayati, 2022). In this study, the concepts of proper socialization and confidence level are adapted to encompass the notions of lack of proper socialization and low confidence level. By investigating the interplay of these variables within the TPB framework, the study can shed light on the factors contributing to Muslims' hesitancy in paying Zakat through Zakat institutions.

So far, research on the application of TPB in the context of zakat payment in zakat institutions has tended to fall into four categories. Firstly, studies on Zakat Payment Behavior have been conducted, exemplified by Annahl et al. (2021), Ghaouri et al. (2023), and Utami et al. (2021). Each of these studies delves comprehensively into the behavioral patterns and intentions associated with zakat payment within zakat institutions. These endeavors are characterized by the utilization of behavioral theories to comprehend the multifaceted

factors that influence the decisions made by individuals in this specific context. Secondly, studies on Zakat Compliance have been conducted, represented by Bin-Nashwan et al. (2021), Khalil et al. (2020), and Saad et al. (2020). These studies collectively address the intentions and factors that influence the adherence to zakat payment obligations, particularly within the spheres of business and diverse income scenarios across various geographic regions. Thirdly, studies on Zakat Institution Credibility have been conducted, represented by Annahl et al. (2021), Ninglasari (2021), and Sukrianto et al. (2021). This subset of studies concentrates on the exploration of influential factors such as ulama endorsements and technological acceptance, which have the potential to moderate the patterns of zakat payment within the confines of zakat institutions. Lastly, the study on Zakat for Sustainable Development has only been undertaken by Asmalia et al. (2018). This study stands as an isolated endeavor discussing the plausible contribution of zakat to a spectrum of aspects delineated by the Sustainable Development Goals (SDGs).

Nevertheless, a notable void persists in the research landscape, particularly concerning the application of TPB in the context of reluctance towards zakat payment within zakat institutions. This lacuna in scholarly exploration underscores the nascent nature of prospective research endeavors within this domain, thereby accentuating their innovative character. Consequently, the current study seeks to bridge this gap by offering a more comprehensive comprehension of the underlying factors shaping the reluctance towards zakat payment within zakat institutions among Muslim individuals. To accomplish this objective, the study employs a modified TPB framework that is attuned to the nuances of this reluctance.

Drawing from the preceding information, the argument presented is grounded in the identification of a notable research gap pertaining to the application of TPB in addressing reluctance towards zakat payment in zakat institutions. The significance of this gap lies in the lack of thorough investigation into this specific area, thus presenting an opportunity for innovative research endeavors. This identified gap in the current body of scholarly work suggests that future studies delving into this area will be pioneering and

groundbreaking. Moreover, the argument underscores the aim of the current study to fill this gap by providing a comprehensive understanding of the underlying factors contributing to reluctance towards zakat payment within zakat institutions, particularly among Muslim individuals. The study's methodology involves tailoring the TPB framework to meticulously examine and elucidate the intricacies of this reluctance, with the ultimate goal of offering novel insights to the academic community.

Methods

The designed questionnaire for validating the study's conceptual model is divided into two main sections. The first section provides a brief overview of the study's purpose, gives instructions for completing the questionnaire, and collects socio-demographic information such as age, marital status, occupation, education, and income of the respondent. The second section, which is crucial for model development, employs a multiple-choice item scale using a five-point Likert Scale ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). This section consists of a total of 30 questions, addressing various aspects: "Reluctance to Pay Zakat" (RtPZ) - 5 questions, "Weak Intention" (WI) - 5 questions, "Negative Attitude" (NA) - 5 questions, "Low Subjective Norms" (LSN) - 5 questions, "Lack of Proper Socialization" (LPS) - 5 questions, and "Low Confidence Level" (LCL) - 4 questions. The definitions of the variables can be referred to Table 1.

Table 1. Variable Definitions

Variable		Definition
Dependent	Reluc-tance to Pay Zakat	Reluctance to pay Zakat refers to hesitance or unwillingness on the part of a Muslim to fulfill their obligation of giving Zakat in Zakat institutions, which is one of the Five Pillars of Islam. Zakat is a form of almsgiving or charity that is mandatory for Muslims who meet specific criteria regarding wealth and assets (Khumaira et al., 2023; Cokrohadisumarto et al., 2020).

Variable		Definition
Mediating	Weak Intention	Weak intention in the context of paying Zakat refers to a lack of sincere commitment or dedication when fulfilling the obligation of giving Zakat. In Islam, intention holds significant importance in all acts of worship and obedience to Allah. When giving Zakat, one's intention should be pure and sincere, driven by a desire to fulfill a religious obligation and to seek the pleasure of Allah by helping those in need (Jindal et al., 2021; Cokrohadisumarto et al., 2020).
Independent (1)	Negative Attitude	A negative attitude toward paying Zakat may stem from factors such as materialism, ignorance or misunderstanding of its religious significance, selfishness, lack of empathy, or mistrust in charitable organizations. Overcoming this attitude often involves education, fostering empathy, and promoting transparency in Zakat collection and distribution processes to build trust and encourage sincere giving (Hindardjo, 2022; Cokrohadisumarto et al., 2020).
Independent (2)	Low Subjective Norms	Low subjective norms regarding Zakat signify a perceived lack of social pressure or expectation within a community to fulfill the obligation of giving Zakat. This may stem from various factors such as cultural norms, lack of emphasis on charitable giving, or limited awareness of the importance of Zakat in Islam. Addressing this issue involves efforts to increase awareness, education, and foster a culture that values and promotes charitable giving and fulfilling religious obligations within the community (Dewanti et al., 2021; Cokrohadisumarto et al., 2020).

Variable		Definition
Independent (3)	Lack of Proper Socialization	Lack of proper socialization regarding Zakat refers to a situation where individuals have not been adequately introduced to or educated about the significance and obligation of Zakat within their social and cultural contexts. Proper socialization typically involves the transmission of cultural norms, values, and religious practices from one generation to another within a community. When it comes to Zakat, if individuals have not been properly socialized or educated about its importance in Islam, they may not fully understand their obligation to give Zakat or the impact it can have on society. This lack of socialization can lead to a failure to prioritize Zakat giving or even a complete disregard for this religious duty (Siti Kalimah, 2019; Cokrohadisumarto et al., 2020).
Independent (4)	Low Confidence Level	Low confidence level regarding Zakat refers to a lack of assurance or certainty in one's ability to properly calculate, distribute, or fulfill the obligation of giving Zakat according to Islamic guidelines. This may stem from factors such as a lack of understanding of the Zakat rules, uncertainty about one's financial situation, or doubts about the effectiveness of charitable organizations in distributing Zakat funds. When individuals have a low confidence level regarding Zakat, they may hesitate to fulfill this religious obligation or may feel unsure about the impact of their contributions (Schlottmann et al., 2019; Cokrohadisumarto et al., 2020).

The data collection process took place over a two-month period, starting from the beginning of June and concluding at the end of July in 2023. During this timeframe, questionnaires were distributed to Muslim individuals who reside in South Sulawesi,

Indonesia. The convenience sampling technique was utilized for selecting participants. These questionnaires were administered through the online platform Google Form and were shared using the messaging application WhatsApp. Ultimately, a total of 303 fully completed responses were collected and recorded on the Google Forms platform, forming the established sample size. Importantly, this number aligns with the recommended guideline provided by Hair et al. (2014), which suggests that the sample size for multivariate analysis should be at least ten times the number of research instruments used. This requirement has been satisfactorily met, as affirmed by the works of Kyriazos (2018), and Schermelleh-Engel et al. (2003).

The analysis employed the Partial Least-Squares Structural Equation Modeling (SEM-PLS) technique with SmartPLS software version 4.0.8.9 (Ringle et al., 2022). The SEM-PLS data analysis occurred in two phases. The initial phase focused on the measurement model analysis, involving validity and reliability assessment. For convergent validity, factor loading scores above 0.7, combined reliability (CR) exceeding 0.7, and average variance extracted (AVE) surpassing 0.5 were considered (Hair et al., 2014). Discriminant validity was evaluated through cross-loading and the Fornell-Larcker criterion. Cross-loading was confirmed when indicators had higher values compared to other variables' indicators (Chawla & Joshi, 2019). The Fornell-Larcker criterion was met when squared AVE-based correlations exceeded correlations among other variables (Chawla & Joshi, 2019). Reliability was assessed using Cronbach's alpha scores, with values above 0.6 indicating reliability (Gottems et al., 2018).

Satisfying these criteria in the measurement model was essential before hypothesis testing, which was followed by the structural model analysis. The latter required a statistically significant weighted P-Value < 0.05 and an R-Square value of 0.75 (strong), 0.50 (moderate), 0.25 (weak), or 0.90 (overfit). Adjusted R-Square values beyond 0.25 and 0.50 indicated predictive significance (Hair et al., 2014; Sarstedt & Cheah, 2019). F-Square values of 0.02 (small effect), 0.15 (medium effect), and 0.35 (large effect) were determined based on Hair et al. (2014).

The structural equations used in this study can be stated as follows: First, the equations for direct effect:

$$\eta_{RtPZ} = \beta\eta_{RtPZ} + \gamma_{1WI}\xi_{WI} + \gamma_{2LCL}\xi_{LCL} + \zeta \ldots (1)$$

$$\eta_{WI} = \beta\eta_{WI} + \gamma_{1NA}\xi_{NA} + \gamma_{2LSN}\xi_{LSN} + \gamma_{3LPS}\xi_{LPS} + \gamma_{4LCL}\xi_{LCL} + \zeta \ldots (2)$$

Second, the equations for indirect effect:

$$\eta_{RtPZ} = \beta\eta_{RtPZ} + \gamma_{1WI}\xi_{WI} + \gamma_{2LCL}\xi_{LCL} + \zeta \ldots (3)$$

$$\eta_{WI} = \beta\eta_{WI} + \gamma_{3NA}\xi_{NA} + \gamma_{4LSN}\xi_{LSN} + \gamma_{5LPS}\xi_{LPS} + \gamma_{6LCL}\xi_{LCL} + \zeta \ldots (4)$$

Which:

η_{RtPZ} = dependent variable RtPZ, η_{WI} = dependent latent variable WI, $\beta\eta$ = coefficient matrix for dependent variables (KBU and IBU), $\beta\eta_{WI}$ = moderating variable, γ = coefficient matrix for independent variables (WI, NA, LSN, LPS, and LCL as independent variables), ξ = independent variables (WI, NA, LSN, LPS, and LCL as independent variables), ζ = structural errors

Results

Demographic profile of the respondents

Table 2 presents an outline of demographic particulars encompassing age, marital status, occupation, educational level, and monthly income. The bulk of respondents are constituted by lecturers (29%) and entrepreneurs (28%). Among the participants, 64% are married, while 21% are single. Predominantly, participants hold a bachelor's degree (33%), succeeded by those with a Master's degree (26%). The distribution of age demonstrates a substantial segment falling within the "46 years to 50 years" bracket (36%) and the "41 years to 45 years" bracket (29.6%). Concerning monthly earnings, the category "greater than IDR 10 million to IDR 15 million" accounts for the highest proportion (58%), closely followed by the "greater than IDR 5 million to IDR 10 million" category (11%).

Table 2. Demographic profile of the respondents

Criteria	Category	Frequency	Percent
Age	25 yrs. to 30 yrs.	6	2
	31 yrs. to 35 yrs.	14	5
	35 yrs. to 40 yrs.	26	9
	41 yrs. to 45 yrs.	89	29
	46 yrs. to 50 yrs.	110	36
	51 yrs. to 55 yrs.	36	12
	56 yrs. to 60 yrs.	22	7
Marital status	Singel	63	21
	Married	193	64
	Divorce	47	16
Occupation	Lecturer	89	29
	Teacher	45	15
	State employee	15	5
	Private employee	16	5
	Entrepreneur	84	28
	Police/Army	37	12
	Others	17	6
Education level	Senior high school	21	7
	Diploma	25	8
	Bachelor's	99	33
	Master's	79	26
	Doctor's	56	18
	Others	23	8
Monthly income	< IDR 5 million	12	4
	> IDR 5 million to IDR 10 million	83	27
	> IDR 10 million to IDR 15 million	176	58
	> IDR 15 million	32	11

Source: Author's Calculation Results (2024)

Measurement model assessment

In SEM-PLS, the evaluation of the model's measurement involves assessing loading factors, Cronbach's alpha, Composite Reliability, Average Variance Extract (AVE), and Discriminant Validity. The results of this evaluation are presented in Table 3, where values for Cronbach's alpha, Composite Reliability, and loading factors are shown. These values all exceed the recommended threshold of 0.7, as proposed by Hair et al. (2014). Additionally, the AVE values are higher than the established threshold of 0.5, as indicated by by Hair et al. (2014). These findings collectively indicate the robustness of the measurement component within the research model.

Table 3. Validity and Reliability for Constructs

Constructs	Indicators	Loading Factors	Cronbach's alpha	Composite reliability	AVE
Reluctance to Pay Zakat (RtPZ)	RtP1	0.847	0.919	0.94	0.758
	RtP2	0.788			
	RtP3	0.901			
	RtP4	0.926			
	RtP5	0.884			
Weak Intention (WI)	WI1	0.719	0.869	0.905	0.656
	WI2	0.816			
	WI3	0.853			
	WI4	0.787			
	WI5	0.866			
Negative Attitude (NA)	NA1	0.875	0.942	0.956	0.811
	NA2	0.910			
	NA3	0.911			
	NA4	0.913			
	NA5	0.894			
Low Subjective Norms (LSN)	LSN1	0.874	0.943	0.956	0.814
	LSN2	0.895			
	LSN3	0.877			
	LSN4	0.935			
	LSN5	0.929			

Lack of Proper Socialization (LPS)	LPS1	0.899	0.936	0.951	0.796
	LPS2	0.900			
	LPS3	0.896			
	LPS4	0.867			
	LPS5	0.897			
Low Confidence Level (LCL)	LCL1	0.877	0.930	0.947	0.780
	LCL2	0.874			
	LCL3	0.912			
	LCL4	0.849			
	LCL5	0.903			

Source: Author's Calculation Results from SmartPlS 4.0.8.9 (2024)

As depicted in Table 4, the square root of AVE values for each latent construct exceed 0.50, confirming notable convergent validity (Hair et al., 2014). Adhering to the Fornell and Larcker Criteria, the square root of AVE values surpasses the inter-construct correlations. Notably, the square root of AVE values for all variables, highlighted in bold along the diagonal in Table 4, surpasses their corresponding intercorrelations. This underscores the sturdy discriminant validity of the variables (Hair et al., 2014).

Table 4. Discriminant Validity

Latent variables	LCL	LPS	LSN	NA	RtPZ	WI
LCL	**0.883**					
LPS	0.867	**0.892**				
LSN	0.848	0.831	**0.902**			
NA	0.811	0.791	0.875	**0.901**		
RtPZ	0.780	0.777	0.835	0.784	**0.871**	
WI	0.799	0.750	0.844	0.824	0.794	**0.810**

Source: Author's Calculation Results from SmartPlS 4.0.8.9 (2024)

Structural model assessment

The structural model assessment was executed using Smart PLS 4, with the evaluation covering both direct and indirect impacts. This investigation establishes distinct relationships, as outlined in Table 5 and Figure 1. Noteworthy is that H1, H2, H4a, H4b, and H5 were corroborated due to their P-Values falling below 0.05 (or surpassing

1.96 for T-Stat value). Conversely, H3 was invalidated, given its P-Values exceeded 0.05 (or were below 1.96 for T-Stat value). Moreover, through the application of SEM-PLS bootstrap method, the analysis was extended to encompass indirect and mediating impacts, as described by Hair et al. (2014).

Table 5. Structural Model Assessment (Direct Effect Results)

Relationship		Beta	SD	T-Stat		Results
H1	: NA -> WI	0.304	0.101	3.020	0.003	Supported
H2	: LSN -> WI	0.401	0.111	3.603	0.000	Supported
H3	: LPS -> WI	-0.032	0.090	0.355	0.723	Unsupported
H4a	: LCL -> WI	0.239	0.108	2.223	0.027	Supported
H4b	: LCL -> RtPZ	0.402	0.084	4.796	0.000	Supported
H5	: WI -> RtPZ	0.473	0.076	6.197	0.000	Supported

Source: Author's Calculation Results from SmartPlS 4.0.8.9 (2024)

The results of this examination are showcased in Table 6 and Figure 1. These findings highlight that H6a, H6b, and H6d were substantiated with P-Values below 0.05 (or exceeding 1.96 for T-Stat values). In contrast, H6c was refuted, given its P-Value went beyond 0.05 (or was beneath 1.96 for T-Stat value). Consequently, it is deduced that weak intention primarily materialized as a mediator solely in the relationship between negative attitude, low subjective norms, low confidence level, and reluctance to pay zakat in zakat institutions.

Table 6. Structural Model Assessment (Indirect Effect Results)

Relationship		Beta	SD	T-Stat	P-Values	Results
H6a	: NA -> WI -> RtPZ	0.144	0.058	2.471	0.014	Supported
H6b	: LSN -> WI -> RtPZ	0.190	0.064	2.965	0.003	Supported
H6c	: LPS -> WI -> RtPZ	-0.015	0.041	0.364	0.716	Unsupported
H6d	: LCL -> WI -> RtPZ	0.113	0.047	2.410	0.017	Supported

Source: Author's Calculation Results from SmartPlS 4.0.8.9 (2024)

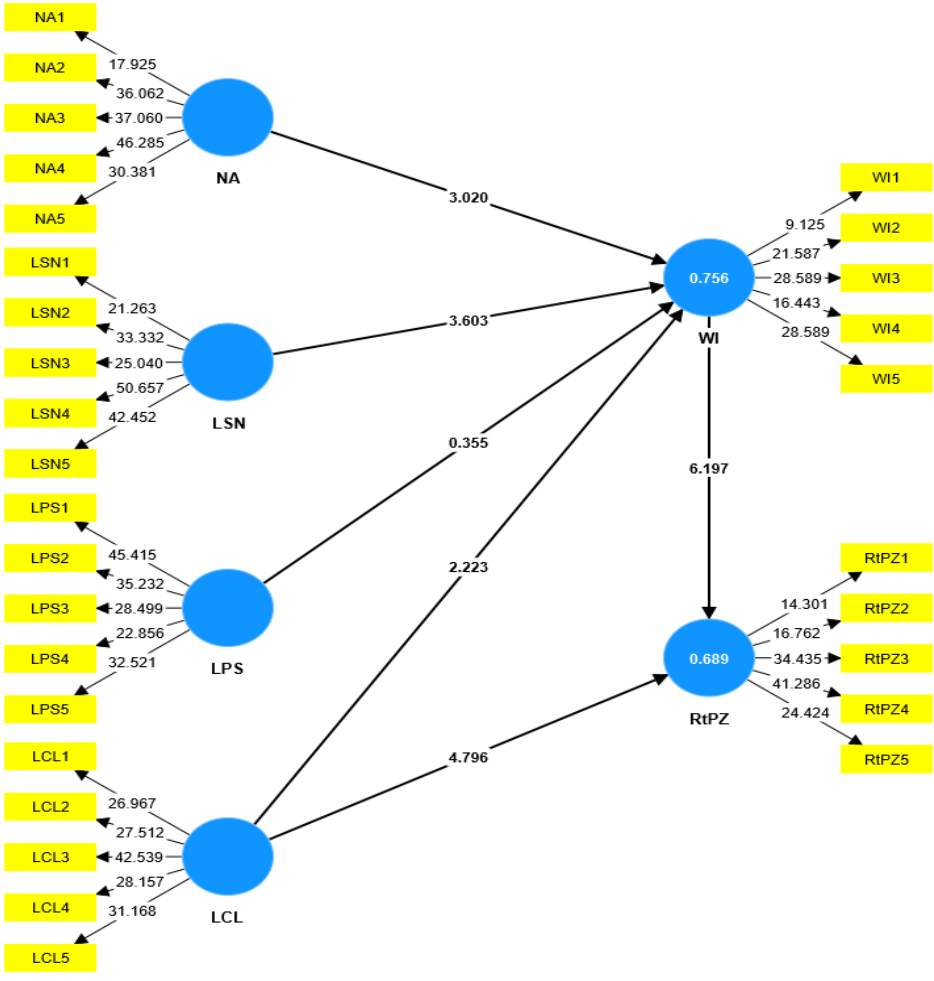

Figure 1. Smart-PLS Analysis Result
Source: Author's Calculation Results from SmartPlS 4.0.8.9 (2024)

R-Square and Adjusted R-Square values are presented in Table 7 to demonstrate the impact of independent variables on the dependent variable. R-Square gauges the degree of influence exerted by independent variables on the dependent one. Noteworthy findings emerge from the data: the amalgamation of negative attitude, low subjective norms, lack of proper socialization, and low confidence level collectively elucidates 75.6% (0.756) of the fluctuations in the "weak intention" factor, classifying it as notably robust (Hair et al., 2014). Similarly, the nexus between

weak intention, negative attitude, low subjective norms, lack of proper socialization, and low confidence level collectively clarifies 68.9% (0.689) of the fluctuations in the "reluctance to pay zakat" aspect, categorizing it as significantly influential (Hair et al., 2014). Moreover, the Adjusted R-Square values furnished in Table 6 shed light on the effectiveness of the predictive model. These findings accentuate the considerable contributions of the aforementioned variables to both "weak intention" and "reluctance to pay zakat." This is evident from the Adjusted R-Square values surpassing the threshold of 0.50, signifying their substantial predictive prowess (Hair et al., 2014).

Table 7. R-Square and Adjusted R-Square Values

Variables	R-Square	Adjusted R-Square
Reluctance to Pay Zakat (RtPZ)	0.689	0.686
Weak intention (WI)	0.756	0.752

Source: Author's Calculation Results from SmartPlS 4.0.8.9 (2024)

Additionally, the findings of f-square analysis are depicted in Table 8. The extent of impact is classified as substantial when the f-square value reaches 0.35, moderate at 0.15, and minor at 0.02, denoting the size of influence. In the context of this research, negative attitude, low subjective norms, and low confidence level demonstrated moderate impacts on "weak intention." Conversely, the factor of lack of proper socialization showed a minor impact on "weak intention." Worth highlighting is the fact that both "weak intention" and low confidence level exhibited significant impacts on "reluctance to pay zakat," with a substantial effect size.

Table 8. Effect Size of f-Square

Relationship	f-Square	Effect Size
Negative attitude -> Weak intention	0.082	Medium
Low Subjective Norms -> Weak intention	0.111	Medium
Lack of Proper Socialization -> Weak intention	0.001	Small
Low Confidence Level -> Weak intention	0.045	Medium
Low Confidence Level -> Reluctance to Pay Zakat	0.189	Medium
Weak intention -> Reluctance to Pay Zakat	0.261	Large

Source: Author's Calculation Results from SmartPlS 4.0.8.9 (2024)

Discussion

Notable T-Values (0.003, 0.000, and 0.027) are presented in Table 5, along with their corresponding β-values (0.304, 0.401, and 0.239). These values are associated with negative attitude, low subjective norms, and low confidence level. These results offer strong evidence of the significant impact exerted by these factors on the reluctance to pay zakat. This confirmation validates the accuracy of H1, H2, and H4a. It's worth noting that this finding contradicts the earlier research by Annahl et al. (2021), Ur Rehman et al. (2021) and Utami et al. (2021). However, it's important to highlight that H3 hasn't been substantiated. This finding aligns with the earlier studies by Khanna & Kareem (2021), and Teka (2019), underscoring the crucial role these factors play in influencing the weak intention of Muslims to fulfill their zakat obligations within zakat institutions.

Importantly, these findings provide robust evidence that underscores the noteworthy impact these factors have on shaping reluctance to fulfill zakat obligations. This compelling evidence strongly supports the validity of H1, H2, and H4a. However, it's important to acknowledge that H3 lacks substantiation within the data. This observation emphasizes the necessity of considering these factors in relation to their distinct impacts on observed behavior, as this specific relationship did not yield results consistent with other tested relationships. This collection of findings collectively emphasizes the pivotal role played by factors such as negative attitude, low subjective norms, lack of proper socialization, and low confidence levels in influencing weak intention among Muslims to fulfill their zakat obligations within zakat institutions. The robustness of these results underscores the intricate interplay between psychological, social, and attitudinal factors that contribute to individuals' reluctance in fulfilling their zakat responsibilities. Understanding this dynamic, as illuminated by Ghaouri et al., (2023), and Saad et al. (2020), is crucial for designing effective interventions and strategies aimed at promoting higher zakat compliance and cultivating more positive attitudes toward zakat payment among Muslims.

Table 5 additionally presents significant T-Values (0.000, 0.000) alongside corresponding □-values (0.402, 0.473), pertaining to the variables of low confidence level and weak intention. These results

provide strong evidence of their noteworthy influence on Muslim's reluctance to pay zakat, thereby confirming the validity of H4b and H5. This finding is further supported by a prior investigation conducted by Hussain et al. (2018), and Ur Rehman et al. (2021). These findings underscore the crucial role played by these factors in shaping the hesitance of Muslims to contribute to zakat within zakat institutions.

These findings hold particular significance as they illuminate the influential roles played by low confidence levels and weak intentions in shaping individuals' hesitancy to contribute to zakat within zakat institutions. The strong correlations observed between these factors and the reluctance to fulfill zakat obligations underscore the complex interplay of psychological and attitudinal elements in this context. By confirming the validity of H4b and H5 and highlighting the substantial influence of these specific factors, this study contributes to a deeper comprehension of the dynamics influencing Muslims' reluctance to contribute to zakat. Such understanding carries practical implications, as it can guide the development of targeted strategies and interventions aimed at addressing low confidence levels and weak intentions. Initiatives directly addressing these factors, in accordance with findings by Annahl et al. (2021), and Khan (2021), have the potential to alleviate barriers hindering zakat payments, ultimately leading to improved compliance rates in zakat institutions.

Likewise, the mediating effect of weak intention between negative attitude, low subjective norms, low confidence level, and reluctance to pay zakat becomes apparent (T-Values: 0.014, 0.003, and 0.017; β-values: 0.144, 0.190, and 0.113; as depicted in Table V). These results authenticate the substantial role played by weak intention in mediating this relationship. As a result, empirical backing is found for H6a, H6b, and H6d, aligning with prior research conducted by Jiang et al. (2022), Nautiyal & Lal (2022), and Stofberg et al. (2022). However, H6c does not obtain confirmation, diverging from earlier work by Yang & Sun (2022). Importantly, it is noteworthy that negative attitude, low subjective norms, and low confidence level contribute to the development of weak intention, thereby affecting Muslims' reluctance to pay zakat. However, it is

significant to highlight that the lack of proper socialization does not exert a similar influence.

The validation provided lends empirical support to H6a, H6b, and H6d, while H6c does not receive confirmation. This implies that negative attitude, low subjective norms, and low confidence level significantly contribute to the development of weak intention, subsequently influencing the extent of reluctance to pay zakat among Muslims. However, it's essential to highlight that the absence of proper socialization doesn't exert a comparable impact on weak intention and, consequently, on the reluctance to fulfill zakat obligations. These findings offer valuable insights into the underlying psychological mechanisms that establish a connection between specific factors and zakat payment behavior. The mediating role of weak intention, as suggested by Bin-Nashwan et al. (2020b), Khalil et al. (2020), and Syauqi et al. (2022), unveils the intricate nature of how these factors indirectly impact individuals' willingness to contribute to zakat. Understanding these dynamic holds implications for interventions aimed at enhancing zakat compliance. By addressing and influencing weak intention, which seems to be influenced by negative attitude and low subjective norms, stakeholders in zakat institutions can devise targeted strategies that foster a more positive intention to fulfill zakat responsibilities among Muslims.

Conclusion

This research found a significant correlation between negative attitude, low subjective norms, and low confidence level, and Muslims' reluctance to fulfill zakat obligations within zakat institutions. These findings underscore the pivotal role of these factors in shaping the weak intention among Muslims regarding their zakat obligations in such institutions. Furthermore, the validation of the impact of low confidence level and weak intention on this reluctance emphasizes their critical role in shaping Muslims' hesitancy to contribute to zakat within these institutions. Meanwhile, the mediating role of weak intention becomes apparent, as it serves as a mediator between negative attitude, low subjective norms, low confidence level, and Muslims' reluctance to pay zakat in zakat institutions, thus affirming the central importance of weak intention in this process. Negative attitude, low subjective norms, and low confidence collectively

contribute to the formation of weak intention, thereby influencing Muslims' reluctance to fulfill zakat obligations. Moreover, the lack of adequate socialization exerts a distinct influence in this regard.

The implications of these findings underscore the need for targeted interventions to address the factors influencing Muslims' reluctance to pay zakat in zakat institutions. The negative impact of attitudes, low subjective norms, lack of proper socialization, and low confidence levels highlights the importance of tailored strategies aimed at fostering positive attitudes, enhancing social norms, promoting proper socialization, and boosting individuals' confidence. These interventions could involve educational campaigns, community engagement programs, and self-development initiatives to ultimately increase Muslims' willingness to fulfill their zakat obligations through zakat institutions.

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