

# Analysis of the Stimulus-Organism-Response (S-O-R) Approach to Public Interest in Paying Zakat at BAZNAS Bone Regency

Kamiruddin<sup>1\*</sup>, Mirnawati<sup>2</sup>, Arifin Sahaka<sup>3</sup>, Aksi Hamzah<sup>4</sup>

<sup>1,3,4</sup>Department of Economics, Faculty of Economics and Business, Institut Agama Islam Negeri Bone, Indonesia

<sup>2</sup>National Zakat Collection Agency of Bone Regency, Indonesia

---

## ABSTRACT

**Purpose** – This study aims to empirically examine the role of zakat campaigns, zakat education, and payment convenience as determinants of public attitudes, as well as their implications for the intention to pay zakat within the Stimulus–Organism–Response (SOR) framework.

**Design/methodology/approach** – This quantitative study was conducted at BAZNAS Kabupaten Bone involving 160 respondents selected through purposive sampling. Data were collected using Likert-scale questionnaires and analysed using SEM-PLS (SmartPLS). The outer model evaluation included convergent validity, composite reliability, Average Variance Extracted (AVE), goodness of fit, and R-squared (R<sup>2</sup>). The structural model demonstrated strong explanatory power, with R<sup>2</sup> values of 0.800 for attitude and 0.829 for intention to pay zakat.

**Finding/Results** – The analysis results indicate that the three stimulus variables, zakat campaigns, zakat education, and payment convenience, have a positive and significant effect in shaping public attitudes towards BAZNAS as the representation of the organism component. Furthermore, public attitudes are found to exert a positive and significant influence on the intention to pay zakat as a behavioural response while also serving as a mediating variable that strengthens the relationship between stimulus and response. In addition, zakat education and payment convenience demonstrate significant direct effects on the intention to pay zakat, indicating the presence of a dual influence mechanism, both directly and indirectly through public attitudes.

**Originality/Value** – These findings underscore the importance of enhancing the quality of zakat campaigns, zakat education, and payment systems at BAZNAS Bone Regency to strengthen positive public attitudes and increase the intention to pay zakat on a regular basis. The study implies that comprehensive and innovative zakat management strategies are essential to promote sustainable growth in zakat collection.

---

## ARTICLE INFO

### Keywords:

BAZNAS Bone,  
Islamic Philanthropy,  
Muzaki Behavior,  
Stimulus–Organism–Response,  
Zakat Intention.

### Article Information:

Received: 21/03/2026

Revise: 27/04/2026

Accepted: 29/05/2026

### ISSN:

2985-3168 (Online)

2985-3222 (Print)

---

\*Corresponding Author at:

Department of Economics, Faculty of Economics and Business, Institut Agama Islam Negeri Bone, Hosokroaminoto, Bone 92733, Indonesia.

E-mail address: [kamiruddin@iain-bone.ac.id](mailto:kamiruddin@iain-bone.ac.id) (Kamiruddin)

The work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International \(CC BY-SA 4.0\)](https://creativecommons.org/licenses/by-sa/4.0/)



## **1. Introduction**

As one of the pillars of Islam, zakat holds the status of a religious obligation that must be fulfilled by every Muslim. This obligation becomes binding once an individual meets the requirements prescribed under Islamic law (Ali et al., 2024). Zakat also constitutes a strategic instrument within the Islamic financial system, functioning as a mechanism for wealth redistribution as well as an instrument for poverty alleviation. It has significant potential to promote economic equity and social development (Wahyuni, 2024). Furthermore, zakat is regarded as an act of *māliyyah ijtimā'iyah* worship, integrating financial and social dimensions. Its position is highly strategic within the framework of Islamic law, particularly as a central pillar in accelerating sustainable community welfare (Mubtadi, 2019).

The Stimulus–Organism–Response (S–O–R) approach can be employed to analyze the influence of various stimuli on public intention. The S–O–R framework provides a robust analytical lens for examining a wide range of behavioral responses (Roziq et al., 2021). In Bone Regency, zakat management is administered by the National Zakat Agency (BAZNAS), which is responsible for the collection, distribution, and utilization of zakat in accordance with the principles of professionalism and transparency (Ramdhani & Hasbi, 2025). Bone Regency is predominantly inhabited by Muslims. According to data from the Department of Population and Civil Registration, the number of Muslim residents in the region reaches 824,994 individuals, accounting for approximately 99.71% of the total population of 827,372 (Disdukcapil, 2025). This demographic profile indicates a substantial potential for zakat collection, management, and distribution, given that zakat is a mandatory obligation for every eligible Muslim under Islamic teachings.

Based on data from BAZNAS, the overall zakat potential in Bone Regency is estimated to reach IDR 90,265,468,864 (BAZNAS, 2025). Meanwhile, financial reports from BAZNAS Bone Regency indicate that zakat collection over the past five years (2020–2024) has exhibited an overall upward trend, albeit with fluctuating growth rates from year to year. In 2020, the recorded zakat collection amounted to IDR 1,661,868,823. This was followed by a significant increase of 36% in 2021, reaching IDR 2,262,041,139. The highest growth occurred in 2022, with a 60% increase, bringing total collections to IDR 3,630,265,099. However, in 2023, the growth rate declined to 17%, with total zakat collection of IDR 4,256,618,847. Furthermore, in 2024, the growth rate slowed considerably to only 4%, with total collections amounting to IDR 4,447,215,991 (BAZNAS, 2025; Ramdhani & Hasbi, 2025)

Based on zakat collection data reported by BAZNAS Bone Regency over the past five years, when compared with the estimated zakat potential, the realization rate remains relatively low, accounting for only approximately 5% of the total potential. Although zakat collection has shown a year-to-year increase, a substantial gap persists between the existing potential and the actual realization of zakat collection in Bone Regency, indicating that the collected amount remains far below its optimal level. This condition reflects the presence of structural and behavioral challenges that must be addressed to optimize zakat collection. Therefore, strategic efforts are required to maximize the existing zakat potential and enhance its broader socio-economic impact on the community.

Previous empirical studies indicate that the level of compliance and the intention to pay zakat do not operate in isolation, but are influenced by a range of interrelated factors (Roziq et al., 2021). The study reveals that zakat digitalization and zakat education have a positive and significant effect on the level of muzaki compliance, with education contributing more dominantly. Research by Malik et al. (2024) demonstrates that zakat literacy and awareness

positively enhance compliance in paying zakat among university students. Furthermore, Nasution et al. (2023) show that zakat campaigns conducted through social media highlight the effectiveness of both informational and transformational messages in significantly influencing individuals' decisions to pay zakat. Meanwhile, Tahiyati and Tartila (2023) emphasize that in campaigns delivered through fintech platforms such as Kitabisa.com, the variables of 'creating awareness' and 'empowering people to act' have a significant impact on zakat payment decisions. In addition, findings reported by Fitri indicate that religiosity, income level, and trust significantly influence individuals' intention to pay zakat, with religiosity emerging as the most dominant factor in shaping such intention (Fitri et al., 2025). Although zakat literature has extensively examined factors such as literacy, education, and messaging strategies in campaigns, notable gaps remain that warrant further scholarly attention. Prior studies have generally adopted a partial approach, focusing on a single dimension—such as zakat literacy, campaign communication strategies, or innovations in digital payment systems. This fragmented perspective limits a comprehensive understanding of the determinants influencing public intention to pay zakat. Moreover, studies that incorporate public attitudes as a mediating variable in explaining the relationship between zakat campaigns, zakat education, and payment convenience on the intention to pay zakat remain relatively scarce. In fact, attitude represents a crucial psychological construct that bridges external stimuli and behavioral responses.

Accordingly, this study seeks to address these gaps by integrating the three key variables within a unified analytical framework. In addition, this research offers a methodological contribution by employing Structural Equation Modeling (SEM) based on SmartPLS, which enables a more robust examination of interrelationships among variables. Through this approach, the study is expected to provide a more comprehensive understanding of the factors influencing public intention to pay zakat, while also offering practical implications for optimizing institutional zakat strategies.

Based on the background of the problem, the gaps identified in previous studies, and the importance of optimizing zakat collection in Bone Regency, this study is designed to examine the influence of zakat campaigns, zakat education, and payment convenience on public attitudes toward BAZNAS Bone Regency and their intention to pay zakat through the institution. More specifically, the research seeks to determine whether zakat campaigns, zakat education, and payment convenience significantly affect public attitudes toward BAZNAS Bone Regency, as well as whether these factors influence people's intention to pay zakat through BAZNAS. Furthermore, this study also investigates the effect of public attitudes toward BAZNAS on the intention to pay zakat. In addition, the research analyzes the mediating role of public attitudes toward BAZNAS in the relationship between zakat campaigns, zakat education, payment convenience, and the intention to pay zakat through BAZNAS Bone Regency.

Based on these research questions, this study aims to analyze the influence of zakat campaigns, zakat education, and payment convenience on public attitudes and their implications for the intention to pay zakat through BAZNAS Bone Regency, including examining the mediating role of public attitudes in the relationship between external stimuli and the intention to fulfill zakat obligations. This research is expected to contribute theoretically to the development of studies on zakat compliance behavior, while also providing practical recommendations for BAZNAS and other zakat management institutions in designing effective zakat campaigns,

developing systematic educational programs, and providing payment systems that are convenient, secure, and trustworthy in order to increase public participation in zakat payment.

## **2. Literature Review and Hypothesis Development**

The Stimulus–Organism–Response (S-O-R) framework explains that external stimuli influence individuals' internal states (organism), which subsequently lead to behavioral responses. In this study, zakat campaigns, zakat education, and payment convenience are conceptualized as stimuli; public attitudes toward BAZNAS as the organism; and the intention to pay zakat as the behavioral response. Zakat campaigns function as persuasive communication tools that enhance public awareness and shape perceptions through both informational and transformational messages. Prior studies indicate that effective campaign strategies, particularly through digital platforms, significantly influence individuals' attitudes and decisions to contribute zakat (Nasution et al., 2023; Tahiyati & Tartila, 2023). Accordingly, the following hypotheses are proposed:

H1: Zakat campaigns have a positive effect on public attitudes toward BAZNAS Bone Regency.

H4: Zakat campaigns have a positive effect on the intention to pay zakat.

Zakat education plays a crucial role in improving literacy, awareness, and understanding of zakat obligations. A higher level of knowledge fosters stronger positive attitudes and enhances individuals' compliance and intention to fulfill their zakat duties (Malik et al., 2024). Therefore:

H2: Zakat education has a positive effect on public attitudes toward BAZNAS Bone Regency.

H5: Zakat education has a positive effect on the intention to pay zakat.

Payment convenience reflects the accessibility and efficiency of zakat payment systems. Advances in digital payment mechanisms reduce procedural barriers, increase user comfort, and ultimately encourage greater participation in zakat contributions (Ilmiah & Islam, 2024). Thus:

H3: Payment convenience has a positive effect on public attitudes toward BAZNAS Bone Regency.

H6: Payment convenience has a positive effect on the intention to pay zakat.

Within the S-O-R framework, attitude represents a key determinant of behavioral responses. Positive attitudes toward zakat institutions enhance trust and increase the likelihood of individuals intending to pay zakat (Fitri et al., 2025). Hence:

H7: Public attitudes toward BAZNAS have a positive effect on the intention to pay zakat.

Furthermore, public attitudes toward BAZNAS serve as a mediating variable that links external stimuli to behavioral responses. Previous research suggests that psychological constructs such as attitudes play a crucial role in strengthening the relationship between external factors and behavioral intentions. Accordingly:

H8: Public attitudes toward BAZNAS mediate the relationship between zakat campaigns and the intention to pay zakat.

H9: Public attitudes toward BAZNAS mediate the relationship between zakat education and the intention to pay zakat.

H10: Public attitudes toward BAZNAS mediate the relationship between payment convenience and the intention to pay zakat.

### 3. Methodology

This research adopts a quantitative approach with an interdisciplinary nature, synthesizing perspectives from Islamic economics, sociology, psychology, and communication studies under the Stimulus-Organism-Response (S-O-R) framework. The primary data for this study were gathered through a questionnaire instrument distributed to residents of Bone Regency. Complementing this, secondary data were compiled from various authoritative sources, including official BAZNAS reports, academic journals, and pertinent literature regarding zakat and social behavior. The empirical focus of this research is centered at the National Amil Zakat Agency (BAZNAS) in Bone Regency.

The population of this study comprises individuals in Bone Regency who have paid or have the potential to pay zakat through BAZNAS Bone Regency. This study involved 160 respondents selected using a purposive sampling technique. To ensure the quality of the instrument, validity and reliability tests were conducted, ensuring that the data met the required standards of accuracy and consistency. The data analysis was conducted using Structural Equation Modeling (SEM) based on the Partial Least Squares (PLS) approach, implemented through the SmartPLS software.

The sample size determination in this study was based on the commonly applied guideline in Partial Least Squares Structural Equation Modeling (PLS-SEM), namely the ten-times rule, which suggests that the minimum sample size should range from five to ten times the number of research indicators. Referring to this guideline, the inclusion of 160 respondents was considered sufficient to satisfy the minimum sample requirement for PLS-SEM analysis and appropriate for examining the relationships among variables within the proposed research model. The selected sample size is also expected to improve the stability of parameter estimates and enhance the accuracy of structural model testing results (Solimun, 2010).

The variables in this study were measured using a Likert scale to assess respondents' levels of agreement with each statement presented in the questionnaire. The scale consisted of five response categories: Strongly Disagree (SD) with a score of 1, Disagree (D) with a score of 2, Neutral (N) with a score of 3, Agree (A) with a score of 4, and Strongly Agree (SA) with a score of 5. The use of this scale was intended to facilitate the systematic measurement of respondents' attitudes, perceptions, and opinions, thereby enabling the collected data to be analyzed quantitatively in accordance with the objectives of the study.

The respondent criteria in this study included individuals who reside in Bone Regency, are Muslim, and possess sufficient financial capability to fulfill zakat obligations. In addition, respondents were expected to be capable of making independent decisions regarding zakat payment and to have knowledge of or prior awareness about BAZNAS Bone Regency. These sampling criteria were established to enhance the accuracy and relevance of the research data, thereby ensuring that the findings more validly explain the factors influencing the public's intention to pay zakat through BAZNAS Bone Regency.

**Table 1.** Item Questionnaire / Operationalization Table

Variable	Code	Item Statement	Source
Zakat Campaign	X1.1	I feel encouraged to help others after joining a zakat campaign.	Adapted from research instrument

Zakat Campaign	X1.2	The zakat campaign increases my understanding of sharing.	Adapted from research instrument
Zakat Campaign	X1.3	The zakat campaign increases my awareness of zakat.	Adapted from research instrument
Zakat Education	X2.1	I understand the obligation of zakat.	Adapted from research instrument
Zakat Education	X2.2	I know the procedure for paying zakat.	Adapted from research instrument
Zakat Education	X2.3	I understand the benefits of zakat for society.	Adapted from research instrument
Payment Convenience	X3.1	I can easily access zakat payment services.	Adapted from research instrument
Payment Convenience	X3.2	The zakat payment methods are easy to use.	Adapted from research instrument
Payment Convenience	X3.3	The zakat payment process is simple and efficient.	Adapted from research instrument
Attitude toward BAZNAS	M1	I believe BAZNAS manages zakat transparently.	Adapted from research instrument
Attitude toward BAZNAS	M2	I am motivated to pay zakat through BAZNAS.	Adapted from research instrument
Attitude toward BAZNAS	M3	I intend to pay zakat through BAZNAS in the future.	Adapted from research instrument
Intention to Pay Zakat	Y1	I pay zakat based on personal awareness.	Adapted from research instrument
Intention to Pay Zakat	Y2	I am motivated to pay zakat because of social concern.	Adapted from research instrument
Intention to Pay Zakat	Y3	I feel peaceful after paying zakat.	Adapted from research instrument

Source: Compiled and processed from various sources, 2025

Before completing the questionnaire, respondents were provided with information regarding the purpose of the study, data confidentiality assurances, and their right to refuse or withdraw participation at any time. Participation was entirely voluntary and proceeded only after respondents agreed to take part in the research. All respondent identities and data were kept confidential and used solely for academic purposes. This study employed a non-interventional survey design with minimal risk and without involving sensitive personal data; therefore, its implementation adhered to the ethical principles of social and academic research. Data collection was conducted through the distribution of questionnaires both directly and via the

Google Forms platform. Based on the theoretical framework and the relationships among variables that have been developed, this study formulates several hypotheses as the basis for examining the effects among variables within the research model. The proposed hypotheses are as follows:

- H1: Zakat campaigns have a positive effect on public attitudes toward BAZNAS Bone Regency.
- H2: Zakat education has a positive effect on public attitudes toward BAZNAS Bone Regency.
- H3: Payment convenience has a positive effect on public attitudes toward BAZNAS Bone Regency.
- H4: Zakat campaigns have a positive effect on the intention to pay zakat.
- H5: Zakat education has a positive effect on the intention to pay zakat.
- H6: Payment convenience has a positive effect on the intention to pay zakat.
- H7: Public attitudes toward BAZNAS have a positive effect on the intention to pay zakat.
- H8: Public attitudes toward BAZNAS mediate the relationship between zakat campaigns and the intention to pay zakat.
- H9: Public attitudes toward BAZNAS mediate the relationship between zakat education and the intention to pay zakat.
- H10: Public attitudes toward BAZNAS mediate the relationship between payment convenience and the intention to pay zakat

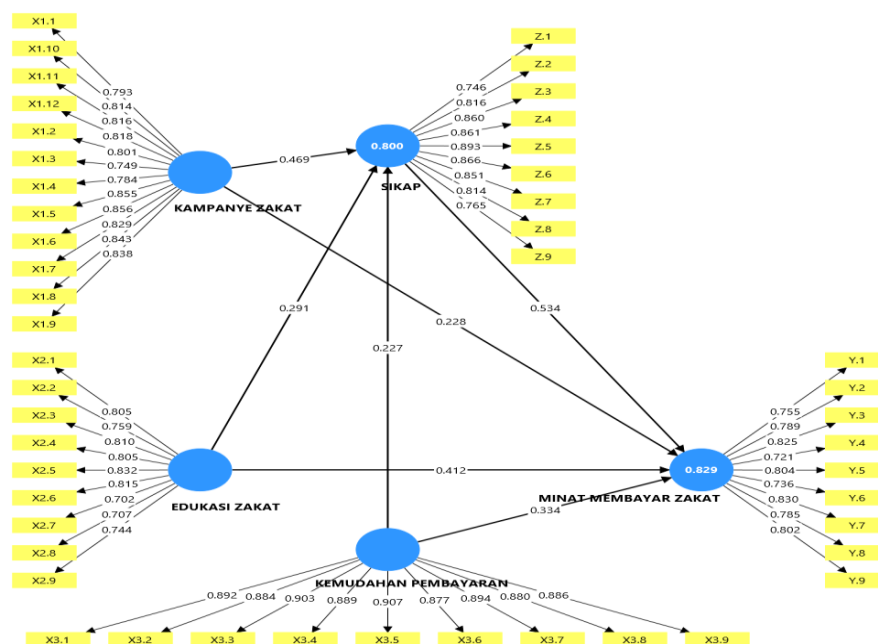
## 4. Result and Discussion

### 4.1 Result

#### Outer Model Evaluation

The measurement model, technically referred to as the outer model, specifies the relationships between empirical indicators and their corresponding latent constructs. A comprehensive evaluation of the outer model parameters is visually illustrated in Figure 1.

**Figure 1.** Outer Model Evaluation Results



Source: Primary Data (Questionnaire), Processed, 2025

**Validity Test**

**Table 2.** Validity Test Results

<b>Variable</b>	<b>Indicator</b>	<b>Factor Loading (<math>\lambda</math>)</b>
Zakat Campaign (X1)	X1.1	0.793
	X1.2	0.801
	X1.3	0.749
	X1.4	0.784
	X1.5	0.855
	X1.6	0.856
	X1.7	0.829
	X1.8	0.843
	X1.9	0.838
	X1.10	0.814
	X1.11	0.816
	X1.12	0.818
Zakat Education (X2)	X2.1	0.805
	X2.2	0.759
	X2.3	0.81
	X2.4	0.805
	X2.5	0.832
	X2.6	0.815
	X2.7	0.702
	X2.8	0.707
	X2.9	0.744
Payment Convenience (X3)	X3.1	0.892
	X3.2	0.884
	X3.3	0.903
	X3.4	0.889
	X3.5	0.907
	X3.6	0.877
	X3.7	0.894
	X3.8	0.88
	X3.9	0.886
Attitude (Z)	Z.1	0.746
	Z.2	0.816
	Z.3	0.86
	Z.4	0.861
	Z.5	0.893
	Z.6	0.866
	Z.7	0.851
	Z.8	0.814
	Z.9	0.765
Intention to Pay Zakat (Y)	Y.1	0.755
	Y.2	0.789
	Y.3	0.825

Y.4	0.721
Y.5	0.804
Y.6	0.736
Y.7	0.83
Y.8	0.785
Y.9	0.802

Source: Primary Data (Questionnaire), Processed, 2025

The data presented in Table 2 indicate that all factor loading values meet the recommended threshold ( $> 0,7$ ). This suggests a strong correlation between the indicators and their respective latent constructs, confirming that the measurement instrument is valid for further structural model analysis.

### Reliability Test

**Table 3.** Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha	AVE
Zakat Campaign (X1)	0.960	0.955	0.668
Zakat Education (X2)	0.932	0.917	0.604
Payment Convenience (X3)	0.972	0.967	0.793
Attitude (Z)	0.953	0.944	0.691
Intention to Pay Zakat (Y)	0.935	0.921	0.614

Source: Primary Data (Questionnaire), Processed, 2025

Based on the results presented in Table 3, the reliability testing conducted using SmartPLS confirms that all research variables—namely Zakat Campaign (X1), Zakat Education (X2), Payment Convenience (X3), Attitude (Z), and Intention to Pay Zakat (Y)—meet the recommended reliability criteria and are therefore considered reliable. Composite Reliability values range from 0.921 to 0.972, while all Cronbach's Alpha values exceed the threshold of 0.70, indicating strong internal consistency and satisfactory reliability of the measurement model. Furthermore, all Average Variance Extracted (AVE) values are above 0.50, demonstrating that the constructs possess adequate convergent validity.

### Discriminant Validity Test

**Table 4.** Heterotrait–Monotrait Ratio (HTMT) Result

Variable	X1	X2	X3	Z	Y
Zakat Campaign (X1)	–				
Zakat Education (X2)	0.742	–			
Payment Convenience (X3)	0.681	0.756	–		
Attitude (Z)	0.703	0.788	0.721	–	
Intention to Pay Zakat (Y)	0.815	0.834	0.792	0.847	–

Source: Processed Primary Data, 2025

As presented in Table 4, the discriminant validity assessment using the Heterotrait–Monotrait Ratio (HTMT) criterion showed that all HTMT values ranged from 0.681 to 0.847, which are below the recommended threshold of 0.90. These findings indicate that each construct is empirically distinct from the others, confirming the measurement model's adequate

discriminant validity. Furthermore, discriminant validity was assessed using the Fornell–Larcker criterion, which produced consistent results.

**Table 5.** Fornell-Larcker Criterion

Variable	X1	X2	X3	Z	Y
Zakat Campaign (X1)	0.817				
Zakat Education (X2)	0.674	0.777			
Payment Convenience (X3)	0.651	0.693	0.891		
Attitude (Z)	0.792	0.745	0.722	0.831	
Intention to Pay Zakat (Y)	0.731	0.781	0.764	0.808	0.783

Source: Processed Primary Data, 2025

Based on Table 5, the Fornell-Larcker criterion confirms discriminant validity because the square root of the AVE for each construct is greater than its correlation with all other constructs. These results demonstrate that the constructs exhibit satisfactory discriminant validity and are statistically distinguishable from one another.

**Predictive Relevance (Q<sup>2</sup>)**

**Table 6.** Q-Squared Values

Endogenous Variable	Q <sup>2</sup> Value
Attitude (Z)	0.522
Intention to Pay Zakat (Y)	0.587

Source: Processed Primary Data, 2025

As presented in Table 6, the Q<sup>2</sup> values obtained through the blindfolding procedure were greater than zero for all endogenous constructs. Specifically, the Q<sup>2</sup> value for attitude was 0.522, while the Q<sup>2</sup> value for Intention to Pay Zakat was 0.587. These findings indicate that the structural model possesses adequate predictive relevance and demonstrates a satisfactory out-of-sample predictive capability.

**Collinearity Assessment (VIF)**

**Table 7.** Inner VIF Values

Relationship	VIF
X1 -> Z	2.314
X2 -> Z	2.126
X3 -> Z	1.987
X1 -> Y	2.447
X2 -> Y	2.268
X3 -> Y	2.141
Z -> Y	2.506

Source: Processed Primary Data, 2025

As presented in Table 6, the Variance Inflation Factor (VIF) values for all predictor constructs were below the threshold of 5.0, indicating the absence of multicollinearity problems within the structural model. Therefore, the predictor variables in this study did not exhibit harmful collinearity and were suitable for further hypothesis testing.

**Effect Size Assessment (f<sup>2</sup>)**

**Table 8.** Effect Size (f<sup>2</sup>)

Relationship	f <sup>2</sup>	Interpretation
X1 -> Z	0.287	Medium
X2 -> Z	0.154	Medium
X3 -> Z	0.118	Small
X1 -> Y	0.003	Negligible
X2 -> Y	0.132	Small
X3 -> Y	0.121	Small
Z -> Y	0.364	Large

Source: Processed Primary Data, 2025

Based on Table 8, the effect size criteria of 0.02 (small), 0.15 (medium), and 0.35 (large), the results indicate that attitude has a large effect on Intention to Pay Zakat, with an f<sup>2</sup> value of 0.364. Meanwhile, Zakat Campaign and Zakat Education demonstrate moderate effects on Attitude, whereas Payment Convenience shows only a small effect. In contrast, the direct effect of Zakat Campaign on Intention to Pay Zakat has a negligible effect size, supporting the finding that this relationship is not statistically significant.

**Goodness of Fit Test**

The Goodness of Fit (GoF) evaluation conducted using SmartPLS 4 produced a Standardized Root Mean Square Residual (SRMR) value of 0.063. Because this value is below the recommended threshold of 0.10, the research model can be considered to possess a good model fit and is appropriate for further structural analysis.

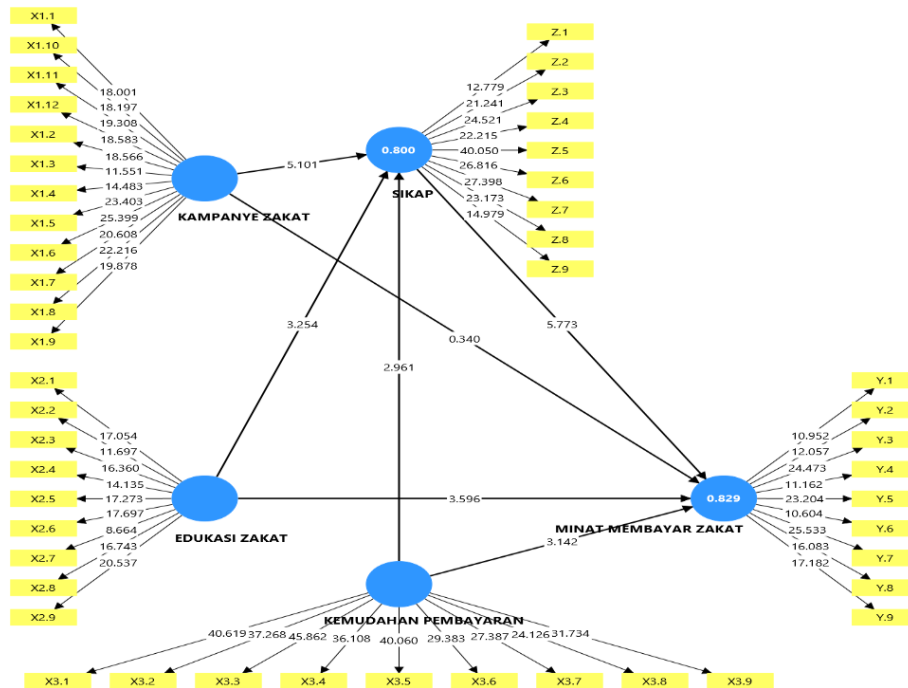
**R-Square Analysis**

The R-Square (R<sup>2</sup>) value for the Attitude (Z) variable is 0.800, indicating that 80% of the variance in Attitude can be explained by the exogenous variables included in the model, while the remaining 20% is influenced by factors outside the study. In addition, the Intention to Pay Zakat (Y) variable has an R<sup>2</sup> value of 0.829, suggesting that the model explains 82.9% of the variance in the dependent variable, with the remaining 17.1% attributed to external factors not examined in this research. These findings indicate that the structural model possesses strong explanatory power.

**Inner Model Evaluation**

The Inner Model assessment, also referred to as the Structural Model, is conducted to identify and illustrate the direct and indirect relationships between exogenous and endogenous latent variables. The outcomes of this evaluation serve as the primary foundation for testing the previously proposed hypotheses. The results of the Inner Model analysis are presented in Figure 2.

Figure 2. Structural Model (Inner Model) Analysis



Source: Primary Data (Questionnaire), Processed, 2025

### Hypothesis Testing Result

A significance analysis was conducted to evaluate the direction and strength of the relationships between the exogenous and endogenous constructs in the model. The criteria for hypothesis testing were established based on probability values (p-values) and t-statistics at the 5% significance level. A hypothesis is considered empirically supported when the p-value is less than 0.05, and the t-statistic exceeds the critical t-table value of 1.96. Accordingly, a hypothesis is accepted if the obtained t-statistic is greater than 1.96 and rejected otherwise (Latan, 2020).

Table 9. Hypothesis Test Results

No	Connection	Parameter Coefficient	Standar deviation (STDEV)	T-Statistic ( O/STDEV )	P-Values	Information
<b>Direct Influence</b>						
1	Zakat Campaign (X1) => Attitude (Z)	0.469	0.092	5.101	0.000	Accepted
2	Zakat Education (X2) => Attitude (Z)	0.291	0.090	3.254	0.001	Accepted
3	Payment Convenience (X3) => Attitude (Z)	0.227	0.077	2.961	0.003	Accepted
4	Zakat Campaign (X1) => Intention to Pay Zakat (Y)	-0.023	0.068	0.340	0.734	rejected

5	Zakat Education (X2) => Intention to Pay Zakat (Y)	0.256	0.071	3.596	0.000	Accepted
6	Payment Convenience (X3) => Intention to Pay Zakat (Y)	0.213	0.068	3.142	0.002	Accepted
7	Attitude (Z) => Intention to Pay Zakat (Y)	0.534	0.092	5.773	0.000	Accepted
<b>Indirect Influence</b>						
8	Zakat Campaign => Attitude => Intention to Pay Zakat	0.251	0.068	3.694	0.000	Accepted
9	Zakat Education => Attitude => Intention to Pay Zakat	0.156	0.051	3.025	0.002	Accepted
10	Payment Convenience => Attitude => Intention to Pay Zakat	0.121	0.046	2.634	0.008	Accepted

Source: Processed Primary Data (Questionnaire), 2025

## 4.2 Discussion

### The Influence of Zakat Campaigns on Public Attitudes

Hypothesis 1 states that zakat campaigns have a positive effect on public attitudes toward BAZNAS Bone Regency. Based on the data analysis results, the measured p-value is 0.000, indicating statistical significance as it is below the threshold of  $\alpha \leq 0.05$ ; therefore, H1 is accepted. This finding confirms that zakat campaigns exert a positive and significant influence on public attitudes toward BAZNAS Bone Regency. The more intensive and consistent the campaigns, the more positive the public's perceptions, level of trust, and engagement with BAZNAS as a zakat management institution.

The findings of this study provide empirical support consistent with research reports published by the BAZNAS Strategic Studies Center. The report highlights that zakat campaigns play a highly strategic role in building both brand image and brand trust in zakat management institutions. Well-targeted and consistent campaigns, supported by creative approaches through digital media, social media, and community collaboration, have been shown to enhance public awareness, engagement, and positive perceptions of zakat institutions (BAZNAS, 2020; Kamal et al., 2024; Mutmainah et al., 2024). The dissemination of information through zakat campaigns contributes to the formation of a favorable public opinion toward these institutions. These findings are also in line with studies which demonstrate that the synergy between institutional communication strategies and public trust significantly increases individuals' intention to pay zakat through formal zakat institutions (Rusanti & Anwar, 2025; Sadallah et al., 2023).

Therefore, the findings of this study are consistent with prior research, reinforcing the argument that zakat campaigns are not merely promotional activities but constitute a strategic instrument in shaping public attitudes toward zakat institutions. These positive attitudes, in turn, serve as a critical prerequisite for fostering individuals' intention and participation in paying zakat through BAZNAS.

#### **The Influence of Zakat Education on Community Attitudes**

Hypothesis 2 posits that zakat education has a positive effect on public attitudes toward BAZNAS of Bone Regency. Based on the results of the data analysis, the measured p-value was 0.001, indicating statistical significance as it fell below the threshold of  $\alpha \leq 0.05$ ; thus, H2 was accepted. Descriptive analysis further reveals that zakat education is crucial in shaping public attitudes toward BAZNAS. Public attitudes toward BAZNAS in Bone Regency are likely to improve when influenced by adequate zakat education. Through educational programs, the community is provided with greater trust, participation, and a deeper understanding of zakat, including its concepts, types, and societal benefits. Therefore, zakat education serves as a key driving factor that significantly enhances positive public attitudes toward BAZNAS of Bone Regency. The level of significance identified strengthens the argument that understanding of zakat is linearly correlated with institutional credibility in the perception of the local community

The findings of this study receive substantial support from prior research (Basalamah & Mahmud, 2023; Saoqi et al., 2025; Yusfiarto et al., 2020). A higher level of zakat literacy has been shown to mitigate public skepticism and, conversely, enhance confidence in the operational integrity of BAZNAS. This, in turn, contributes to more positive public attitudes and a greater intention to pay zakat through the institution.

#### **The Influence of Ease of Payment on People's Attitudes**

Hypothesis 3 posits that payment convenience has a positive effect on public attitudes toward BAZNAS of Bone Regency. Based on the results of the data analysis, the measured p-value was 0.003. The findings indicate that the level of significance is below the threshold of  $\alpha \leq 0.05$ ; therefore, H3 is accepted. This suggests that payment convenience exerts a positive and statistically significant influence on public attitude toward BAZNAS in Bone Regency. The simpler and more practical the zakat payment process, the greater the likelihood that the public will have a favorable perception of BAZNAS.

These findings are consistent with those of prior studies conducted by Riyan Damara Putra (Al Mustofa et al., 2025; Putra et al., 2025). Payment convenience has been identified as a significant determinant influencing individuals' decisions to fulfill their zakat obligations (Radzi et al., 2025; Setiawan & Setyawati, 2020). Furthermore, perceived ease of use has been empirically shown to exert a positive and significant effect on attitudes (Ahimsa et al., 2023; Muhibbin et al., 2025). Therefore, zakat payment convenience should not be viewed merely as a technical aspect, but rather as a key strategic factor in fostering positive public attitudes toward zakat management institutions.

#### **The Influence of Zakat Campaigns on Interest in Paying Zakat**

Hypothesis 4 posits that zakat campaigns have a positive effect on public attitudes in shaping the intention to pay zakat. However, based on the results of the data analysis, the measured p-value is 0.734, which exceeds the significance threshold of  $\alpha \leq 0.05$ ; therefore, H4 is rejected. These findings indicate that the direct effect of zakat campaigns on the public's intention to pay zakat is not statistically significant and is not positive. This suggests that zakat campaigns,

in their current form, have not been effective in directly enhancing public interest in fulfilling their zakat obligations.

The findings of this study are consistent with those reported by Kasri and Sosianti (2023) and Nasution (2023), which indicate that not all zakat campaign message strategies exert a significant influence, particularly interactional messages that are considered less effective in encouraging zakat payment decisions. However, in contrast to these studies, informational and transformational message types can have a significant positive impact. This study reveals that zakat campaigns, when examined in general without distinguishing between message types, do not exert a meaningful effect on the intention to pay zakat. Furthermore, the findings of Nasution et al. (2023), in their study entitled *Campaigning Zakat on Social Media: The Role of Message Strategies in the Decision to Pay Zakat*, demonstrate that informational and transformational messages in social media campaigns have a direct and significant effect on zakat payment decisions.

These findings are not consistent with the proposed hypothesis, as not all zakat campaigns are effective in increasing the intention to pay zakat. This difference is likely influenced by other factors or variables, resulting in the intention to pay zakat being more strongly affected by factors beyond the campaign alone.

#### **The Influence of Zakat Education on Interest in Paying Zakat**

Hypothesis 5 posits that zakat education has a positive effect on the intention to pay zakat. The test results indicate a p-value of 0.000, which is statistically significant as it falls below the threshold of  $\alpha \leq 0.05$ ; therefore, H5 is accepted. Accordingly, zakat education is empirically proven to have a significant influence on the public's intention to pay zakat. By providing a comprehensive understanding and addressing various uncertainties, BAZNAS of Bone Regency has the potential to enhance public participation in fulfilling zakat obligations.

The findings of this study are substantially supported by prior research (Nafi'ah et al., 2023; Sutrisno & Ihdiana, 2024; Syaputra et al., 2025), which demonstrates that literacy, as a form of education, has a positive and significant effect on the intention to pay zakat. Educational efforts enhance behavioral control, compliance, religious motivation, trust, and attitudes, all of which underpin the intention to fulfill zakat obligations.

#### **The Influence of Ease of Payment on Interest in Paying Zakat**

The positive and significant effect of payment convenience on the intention to pay zakat was validated by a p-value of 0.002. As this value is below the threshold of  $\alpha \leq 0.05$ , H6 was accepted. Substantively, these findings confirm that the ease of transaction procedures is a crucial factor in stimulating muzakki's intention to pay zakat at BAZNAS in Bone Regency.

The findings of this study are consistent with prior research (Irawati & Fitriyani, 2022; Syaputra et al., 2025), indicating that the perceived ease of system use is a key factor influencing muzakki's intention and decision to pay zakat. Furthermore, perceived ease of use has been identified as a primary determinant of interest in digital charitable giving. In addition, other studies (Habibah & Nurafini, 2024; Suselo et al., 2025) demonstrate that digitalization exerts a strong positive influence on users' interest in zakat services.

#### **The Influence of Attitude on Interest in Paying Zakat**

Hypothesis 7 posits that public attitudes toward BAZNAS have a positive effect on the intention to pay zakat. The test results indicate a p-value of 0.000, which is statistically significant as it falls below the threshold of  $\alpha \leq 0.05$ ; therefore, H7 is accepted. Accordingly, attitudes toward BAZNAS have a positive and significant influence on the public's intention

to pay zakat. The more favorable the public's attitude toward BAZNAS, the greater the likelihood that they will channel their zakat through the institution.

The findings of this study are consistent with prior research (Hamdani et al., 2024; Othman et al., 2017), which demonstrates that attitudes significantly influence compliance behavior in paying zakat, particularly through formal institutions. Furthermore, other studies (Arrosyid & Priyojadmiko, 2022; Hakimi et al., 2021) confirm that positive attitudes serve as significant predictors of individuals' intention to fulfill zakat obligations. Substantively, the escalation of positive public dispositions toward BAZNAS is linearly correlated with an increased tendency to channel zakat through formal institutions, indicating that public perception plays a central role in shaping muzakki compliance behavior.

#### **The Influence of Zakat Campaign on Interest in Paying Zakat Through Attitude**

Hypothesis 8 posits that public attitudes toward BAZNAS mediate the effect of zakat campaigns on the intention to pay zakat. The test results indicate a p-value of 0.000, which is statistically significant as it falls below the threshold of  $\alpha \leq 0.05$ ; therefore, H8 is accepted. Accordingly, it can be concluded that zakat campaigns have a positive and significant effect on the intention to pay zakat through public attitudes toward BAZNAS as a mediating variable.

The findings of this study are consistent with prior research (Hisham et al., 2025; Muhammad & Saad, 2016; Mutmainah et al., 2024), which demonstrate that attitudes and norms play a significant role in mediating the relationship between external factors (in their studies, moral reasoning) and the intention to pay zakat. In other words, the attitude of muzakki serves as a crucial mechanism that bridges motivating factors and actual intention. Furthermore, these findings align with the Stimulus–Organism–Response (S–O–R) theory, which conceptualizes individual behavior in three main stages. The first stage, stimulus (S), refers to external signals that influence an individual's internal state; the organism (O) represents internal processes and structures expressed through reactions such as attitudes, emotions, perceptions, feelings, evaluations, beliefs, and thoughts; and the response (R) constitutes the behavioral outcome resulting from the received stimulus (Tortosa-Edo & Moliner Tena, 2024). In the context of this study, zakat campaigns function as external stimuli, attitudes toward BAZNAS represent internal psychological responses, and the intention to pay zakat constitutes a behavioral outcome. These results reinforce the assumption that the influence of campaigns on intention operates not only directly, but also indirectly, through the mediating role of attitudes. The more positive the public's attitudes toward BAZNAS, as shaped by zakat campaigns, the stronger their intention to fulfill zakat obligations.

#### **The Influence of Zakat Education on Interest in Paying Zakat Through Attitude**

Hypothesis 9 posits that public attitudes toward BAZNAS mediate the effect of zakat education on the intention to pay zakat. The test results indicate a p-value of 0.002, which is statistically significant as it falls below the threshold of  $\alpha \leq 0.05$ ; therefore, the ninth hypothesis is accepted. Accordingly, zakat education has a positive and significant effect on the intention to pay zakat through public attitudes toward BAZNAS as a mediating variable. These findings are consistent with prior studies (Firdaus et al., 2024; M. Z. Hamzah et al., 2023; Huda et al., 2012; Kurniawan & Dzikrulloh, 2023; Malik et al., 2024), which emphasize the importance of education in shaping positive attitudes that ultimately enhance the public's intention to fulfill their zakat obligations. Furthermore, adequate zakat literacy strengthens public awareness and increases religiosity, thereby exerting a positive impact on zakat-related behavior.

Zakat education significantly stimulates the intention to pay zakat, with attitudes toward BAZNAS serving as a mediating mechanism. Theoretically, this finding reinforces the argument that improving zakat literacy strengthens the attitudinal orientation of the public, which subsequently becomes a key driver in fostering the intention to fulfill zakat obligations through formal institutions. Enhanced zakat literacy promotes greater public awareness and religiosity, reinforcing the propensity to engage in zakat compliance.

#### **The Effect of Ease of Zakat Payment on Interest in Paying Zakat Through Attitude**

Hypothesis 10 proposes that public attitudes toward BAZNAS mediate the effect of payment convenience on the intention to pay zakat. Based on the results of the data analysis, the measured p-value is 0.008, indicating statistical significance as it falls below the threshold of  $\alpha \leq 0.05$ ; therefore, the tenth hypothesis is accepted. Accordingly, the ease of access and simplicity of zakat payment procedures, as external stimuli, contribute to shaping public attitudes characterized by comfort and trust toward zakat payment mechanisms. These positive attitudes, in turn, strengthen the public's intention to pay zakat consistently and conveniently. Individuals who perceive zakat payment services as easy to use are more likely to develop favorable perceptions, which serve as a strong motivational driver for participation, thereby increasing their intention to pay zakat.

This study is consistent with prior research (Ariyani et al., 2024; Z. Hamzah et al., 2023; Rahim et al., 2024; Sapitri & Kafabih, 2024), which demonstrates that payment convenience exerts a significant indirect effect on the intention to pay zakat through attitude. This implies that muzakki's positive attitudes toward zakat institutions serve as a crucial mediating mechanism linking the perceived ease of use with the decision to pay zakat. In addition, the ease of digital payment systems has been shown to enhance zakat adoption and participation. Therefore, BAZNAS's efforts to improve payment convenience not only have a direct impact on zakat intention but also significantly influence positive public attitudes, which, in turn, strengthen individuals' intention and decision to fulfill zakat obligations through formal institutions.

The study extends the application of the Stimulus–Organism–Response (S-O-R) framework by showing that external stimuli do not influence behavioral intention through uniform psychological processes. Zakat campaigns primarily affect intention through the internalization of positive public attitudes, indicating a full mediation mechanism. Zakat education and payment convenience contain cognitive and functional elements that enable them to directly influence intention while fostering favorable attitudes toward zakat institutions. This distinction broadens the understanding of the S-O-R framework in the context of Islamic philanthropic behavior research.

#### **5. Conclusion and Suggestion**

In conclusion, this study provides both empirical and theoretical contributions to the development of the *Stimulus–Organism–Response* (S-O-R) framework in the context of Islamic philanthropic behavior, particularly zakat compliance behavior. The findings demonstrate that zakat campaigns, zakat education, and payment convenience function as external stimuli that shape positive public attitudes toward BAZNAS Bone Regency. However, this study revealed distinct patterns in how these stimuli influenced the intention to pay zakat. Zakat campaigns do not exert a direct effect on the intention to pay zakat; instead, their influence operates through public attitudes toward BAZNAS, indicating that attitude serves as a full mediator. In contrast, zakat education and payment convenience not only affect public

attitudes but also directly influence the intention to pay zakat, suggesting that attitudes function as a partial mediator.

These findings extend the application of S-O-R theory by demonstrating that external stimuli do not operate through identical psychological mechanisms in the context of zakat behavior. Zakat campaigns tend to be persuasive and symbolic in nature, requiring internalization through positive attitudes before influencing behavioral intention. Zakat education and payment convenience have cognitive and functional dimensions that can directly affect individuals' behavioral decisions. Accordingly, this study confirms that, within Islamic philanthropic behavior, attitude is not merely an affective response but also a critical psychological mechanism that determines the effectiveness of social and institutional stimuli. These findings have important theoretical implications for the Stimulus–Organism–Response (S-O-R) framework within the context of Islamic philanthropic behavior. The results demonstrate that not all external stimuli influence behavioral intention through the same psychological mechanisms. Zakat campaigns operate primarily through psychological internalization represented by public attitudes, thereby establishing a full mediation mechanism. In contrast, zakat education and payment convenience possess cognitive and functional dimensions that enable them to influence behavioral intention both directly and indirectly through attitudes. This distinction enriches the application of the S-O-R framework in explaining zakat compliance behavior.

These findings also contribute theoretically by harmonizing the Stimulus–Organism–Response (S-O-R) framework with the Theory of Planned Behavior (TPB). While the S-O-R framework explains the psychological mechanism through which external stimuli shape internal evaluations and behavioral responses, the TPB strengthens the explanation of how attitudes function as determinants of behavioral intention. In this study, attitudes toward BAZNAS not only represent the organism component within the S-O-R framework but also reflect the attitudinal construct emphasized in the TPB as a key predictor of intention. Therefore, the integration of both theories provides a more comprehensive understanding of zakat compliance behavior in the context of Islamic philanthropy.

From the perspective of Islamic economics, this study enriches the zakat compliance literature by positioning attitudes toward zakat institutions as a central factor in enhancing muzaki participation. The findings indicate that successful zakat collection is influenced not only by individual religiosity but also by the quality of institutional communication, continuous zakat education, and accessible payment systems. From a broader behavioral science perspective, this study contributes to prosocial behavior research by highlighting the importance of institutional factors and public perceptions of institutions in shaping religious and philanthropic intentions.

Practically, the findings suggest that zakat institutions should develop campaign strategies that are not only informative but also capable of building public trust and positive attitudes toward the institution. Strengthening continuous zakat education programs and providing accessible, flexible, and reliable payment systems are essential strategies for increasing the public's intention to pay zakat through BAZNAS. Furthermore, periodic evaluations of campaign effectiveness, educational programs, and payment service innovations are necessary to ensure that zakat collection strategies remain aligned with the evolving public needs and preferences.

## **6. Limitations and Future Research**

This study had several limitations. Although the sample size of 160 respondents is sufficient for PLS-SEM analysis, it may limit the findings' generalizability. In addition, the cross-sectional design restricts the ability to determine causal relationships, while the focus on bone regrowth may reduce the applicability of the results to other sociocultural contexts. Therefore, future studies are recommended to use larger samples, longitudinal designs, and broader geographical coverage to improve the robustness and generalizability of the findings. Although this study successfully integrates the TPB and S-O-R, the present model only incorporates the attitude component of the TPB. Future research should include subjective norms and perceived behavioral control to obtain a more comprehensive understanding of zakat payment behavior.

## **Acknowledgement**

The authors would like to express their gratitude to our institution, the State Institute for Islamic Studies (IAIN) Bone, for the support provided during this research. We also extend our highest appreciation to BAZNAS for granting research permission and to all informants who provided the essential data and information that contributed to the success of this study.

## **Reference**

- Ahimsa, E. A., Sudarsono, H., Ghoni, M. A., & Affandi, M. T. (2023). Understanding muzaki adoption of digital zakat payments in Indonesia. *Review of Islamic Social Finance and Entrepreneurship*, 182–193. <https://doi.org/10.20885/RISFE.vol2.iss2.art7>
- Al Mustofa, M. U., Shophia, S. P., Muhibbin, Z., Ardiantono, D. S., Mawardi, I., Widiastuti, T., Fahmi, A., & Windiani, W. (2025). Risk perception on intention to pay zakat via financial technology (fintech). *Journal of Islamic Marketing*, 16(12), 3559–3590. <https://doi.org/10.1108/JIMA-03-2024-0110>
- Ariyani, D., Kurniawan, H., & Nurhadi, B. (2024). E-zakat in the digital era: A study on the determinants of usage intention based on UTAUT and TAM. *Indonesian Journal of Islamic Economics Research*, 6(1), 1–14. <https://doi.org/10.18326/ijier.v5i1.618>
- Arrosyid, A., & Priyojadmiko, E. (2022). Analisis Pengaruh Sikap, Norma Subjektif, Kontrol Perilaku Dengan Religiusitas Dan Niat Sebagai Variabel Moderasi Terhadap Keputusan Muzakki Dalam Membayar Zakat. *Jurnal Ekonomi Dan Bisnis Islam*, 1(1), 15–37.
- Basalamah, S., & Mahmud, A. (2023). The Effect Of Zakat Literacy, Social Marketing Campaign And Trust On Muzakki's Interests And Decisions at the National Amil Zakat Board (Baznas) in the Ajatappareng Area. 25(1), 53–68. <https://doi.org/10.9790/487X-2501055368>
- BAZNAS. (2025). Potensi Zakat Kabupaten Bone. <https://baznas.go.id/>
- BAZNAS, P. K. S. (PUSKAS). (2020). Efektivitas Kampanye Zakat Terhadap Brand Lembaga dan Pengumpulan Zakat. Puskas BAZNAS.
- Disdukcapil. (2025). Dinas Kependudukan dan Pencatatan Sipil Kabupaten Bone. Badan Pusat Statistik Kabupaten Bone. <https://bonekab.bps.go.id/id>

- Firdaus, M., Suseno, B. D., Sari, G. I., & Fauzi, M. (2024). Zakat Compliance: The Interplay of Religiosity, Awareness, and Knowledge. *Shirkah: Journal of Economics and Business*, 9(3), 326–336. <https://doi.org/10.22515/shirkah.v9i3.628>
- Habibah, U., & Nurafini, F. (2024). Pengaruh Persepsi Kegunaan, Kemudahan dan Risiko Terhadap Minat Membayar Zakat, Infaq dan Shodaqoh Menggunakan Fitur Berbagi-Ziswaf BSI. *Jurnal Ekonomika Dan Bisnis*, 7(1), 97–111.
- Hakimi, F., Widiastuti, T., Al-Mustofa, M. U., & Al Husanaa', R. (2021). Positive Effect Of Attitude, Peer Influence, And Knowledge Zakat On Zakat Compliance Behavior: Update In Covid 19. *Journal of Islamic Economic Laws*, 4(2), 1–16. <https://doi.org/10.23917/jisel.v4i2.13859>
- Hamdani, L., Sunarsih, S., Yusfiarto, R., Rizal, A., & Khoirunnisa, A. N. (2024). Social media, trust and intention to pay zakat through institution: lessons from Indonesian experience. *Journal of Islamic Marketing*, 15(9), 2399–2418. <https://doi.org/10.1108/JIMA-01-2023-0016>
- Hisham, R. R. I. R., Ismail, S. A., Yusuff, N., & Nowalid, W. A. W. M. (2025). The Role of Motivation, Commitment and Awareness in Zakat Payment Intention: Evidence From Employees of Private Higher Learning Institutions in Northern Malaysia. *Information Management and Business Review*, 17(3), 150–162. [https://doi.org/10.22610/imbr.v17i3\(I\)S.4679](https://doi.org/10.22610/imbr.v17i3(I)S.4679)
- Huda, N., Rini, N., Mardoni, Y., & Putra, P. (2012). The Analysis of Attitudes, Subjective Norms, and Behavioral Control on Muzakki's Intention to Pay Zakah. *International Journal of Business and Social Science*, 3(22), 271–279.
- Ilmiah, J., & Islam, E. (2024). Faktor-Faktor yang Mempengaruhi Minat Pengguna Platform Digital dalam Membayar ZIS pada Masyarakat (Studi pada Muzaki Kabupaten Sragen). 10(01), 786–798. <https://doi.org/10.29040/jiei.v10i1.12389>
- Irawati, N., & Fitriyani, E. N. (2022). Faktor-Faktor yang Memengaruhi Minat Sedekah Non Tunai. *Journal of Islamic Economics and Finance Studies*, 3(2), 179. <https://doi.org/10.47700/jiefes.v3i2.4779>
- Kamal, S., Safarida, N., & Kassim, E. S. (2024). Investigating the role of fiqh zakat knowledge in moderating the behaviour of the Acehnese to pay zakat digitally. *Journal of Islamic Marketing*, 15(11), 3048–3083. <https://doi.org/10.1108/JIMA-02-2023-0055>
- Kasri, R. A., & Sosianti, M. W. (2023). Determinants of the intention to pay zakat online: the case of Indonesia. *Journal of Islamic Monetary Economics and Finance*, 9(2), 275–294. <https://doi.org/10.21098/jimf.v9i2.1664>
- Kurniawan, I., & Dzikrulloh, D. (2023). Gen Z Behavioral Intentions to Pay Zakat: The Effect Ease of Digital Payments Zakat Literacy and Religiosity. *Journal of Sharia Economics*, 5(2), 27–38. <https://doi.org/10.35896/jse.v5i2.592>
- Latan, G. (2020). Aplikasi Analisis Multivariate dengan Program IBM SPSS 21. Semarang: UNDIP.
- Malik, A., Alrasyid, H., & Kamaruddin, M. M. (2024). Student compliance in paying zakat: Do zakat literacy and awareness matter? *Asian Journal of Islamic Management (AJIM)*, 63–73. <https://doi.org/10.20885/AJIM.vol6.iss1.art6>

- Muhammad, S. A., & Saad, R. A.-J. (2016). Moderating Effect of Attitude toward Zakat Payment on the Relationship between Moral Reasoning and Intention to Pay Zakat. *Procedia - Social and Behavioral Sciences*, 219, 520–527. <https://doi.org/10.1016/j.sbspro.2016.05.029>
- Muhibbin, Z., Mustofa, M. U. Al, Rahadiantino, L., Robani, A., & Febrianti, P. R. (2025). Determining Factors of Intention to Pay Zakat via Financial Technology (Fintech). *Jurnal Ekonomi & Bisnis Islam*, 11(2). <https://doi.org/10.20473/jebis.v11i2.71759>
- Mutmainah, L., Berakon, I., & Yusfiarto, R. (2024). Does financial technology improve intention to pay zakat during national economic recovery? A multi-group analysis. *Journal of Islamic Marketing*, 15(6), 1583–1607. <https://doi.org/10.1108/JIMA-09-2022-0268>
- Nasution, J. (2023). Determinants of the Successful Digital Campaigns on Zakat: An Analysis Based on Islamic Marketing Perspective. *Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi*, 18(1), 94–109. <https://doi.org/10.24269/ekuilibrium.v18i1.2023.pp94-109>
- Nasution, J., Nurhayati, N., & Marliyah, M. (2023). Campaigning Zakat on Social Media: The Role of Message Strategies in the Decision to Pay Zakat. *Jurnal ASPIKOM*, 8(1), 53. <https://doi.org/10.24329/aspikom.v8i1.1258>
- Othman, Y. H.-, Alwi, I., Yusuff, M. S. S., & Saufi, M. S. A. M. (2017). The Influence of Attitude, Subjective Norm, and Islamic Religiosity on Compliance Behavior of Income Zakat Among Educators. *International Journal of Academic Research in Business and Social Sciences*, 7(11), 1110–1116. <https://doi.org/10.6007/ijarbss/v7-i11/3549>
- Putra, R., Habibi, A., & Fasa, M. I. (2025). Digital Zakat in the Dynamics of National Zakat Fund Collection in Indonesia. *Journal of Management and Islamic Finance*, 5(2), 254–270. <https://doi.org/10.22515/jmif.v5i2.13288>
- Radzi, S. H. M., Rahman, R. A., Yunus, M. H. S. M., Noordin, N., & Shafie, N. A. (2025). The influence of technology readiness, technology acceptance model and prior zakat digitalization exposure on online zakat payment services adoption intentions. *Journal of Nusantara Studies (JONUS)*, 10(2), 590–610. <https://doi.org/10.24200/jonus.vol10iss2pp590-610>
- Rahim, H., Irpan, H. M., Zakaria, N. B., Khir, M. F. A., & Ahammad, S. F. (2024). Perceived usefulness and attitude toward intention and acceptance of e-payment zakat. *Journal of Nusantara Studies (JONUS)*, 9(1), 320–344. <https://doi.org/10.24200/jonus.vol9iss1pp320-344>
- Ramdhani, A. A., & Hasbi, H. (2025). Analisis Penentuan Persentase Mustahik dan Zakat Kontemporer dalam Penyaluran Dana Zakat pada Baznas Kabupaten Bone. 4(2), 4408–4416.
- Roziq, A., Sulistiyo, A. B., Shulthoni, M., & Anugerah, E. G. (2021). An Escalation Model of Muzakki's Trust and Loyalty towards Payment of Zakat at BAZNAS Indonesia. <https://doi.org/10.13106/jafeb.2021.vol8.no3.0551>
- Rusanti, E., & Anwar, M. M. (2025). Unlocking Zakat compliance: extending the theory of planned behavior with trust in Zakat institutions as a moderator. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-11-2024-0455>

- Sadallah, M., Abdul-Jabbar, H., Bin-Nashwan, S. A., & Abdul Aziz, S. A. (2023). Alms tax (ZAKAT) compliance intention among entrepreneurs from a social cognitive perspective: the moderating role of knowledge. *Journal of Islamic Accounting and Business Research*, 14(8), 1133–1151. <https://doi.org/10.1108/JIABR-04-2022-0104>
- Saoqi, A. A. Y., Choirin, M., Zaenal, M. H., & Isa, M. Y. M. (2025). Empowering Mustahik Through Da'wah Zakat: Evaluating the Impact of BAZNAS Programs on Poverty Alleviation in Indonesia. *Falah: Jurnal Ekonomi Syariah*, 10(1), 1–14. <https://doi.org/10.22219/jes.v10i1.37742>
- Sapitri, L., & Kafabih, A. (2024). Determinants of Using Digital Payments in Paying Zakat, Infaq, Sadaqah (ZIS). *Islamic Social Finance*, 4(2). <https://doi.org/10.58968/isf.v4i2.509>
- Saputra, I., Purnamasari, W., & Ramadani, S. N. (2024). Pengembangan Digital Marketing Pada UMKM Warkop Harapan Jaya Berbasis Website di Kota Padang. *Jurnal Ilmiah Pengabdian Pada Masyarakat*, 2(2), 281–287.
- Saputra, Y. (2024). ZISWaf Intention Through Islamic Philanthropy Organizations: Does Empathy Matter? The Role of the S-O-R Framework and TPB. *Muslim Business and Economics Review*, 3(1), 124–147. <https://doi.org/10.56529/mber.v3i1.188>
- Setiawan, M., & Setyawati, C. Y. (2020). The Influence of Perceived Ease of Use on the Intention to Use Mobile Payment: Attitude toward Using as Mediator. *Journal of Accounting and Strategic Finance*, 3(1), 18–32. <https://doi.org/10.33005/jasf.v3i1.67>
- Solimun, A. (2010). Analisis Multivariat Pemodelan Struktural Metode Partial Least Square-PLS. Penerbit CV, Malang, Citra.
- Sutrisno, & Ihdiana. (2024). The Influence of Income Level, Educational Background, and Zakat Literacy on Zakat Payer Compliance for Paying Zakat Case Study at National Zakat Agency of Yogyakarta Indonesia. *SHS Web of Conferences*, 201, 04002. <https://doi.org/10.1051/shsconf/202420104002>
- Syaputra, A. D., Ardiansyah, M., & Sa'adah, N. (2025). Exploring zakat payment intentions using the Theory of Planned Behavior among members of Muhammadiyah in Indonesia. *Journal of Islamic Economics Lariba*, 11(1). <https://doi.org/10.20885/jielariba.vol11.iss1.art23>
- Tortosa-Edo V, Moliner Tena, M. B. (2024). Explanatory Factors for the Purchase of Local Food in a Context of Global Environmental and Economic Uncertainty: An Application of the Stimulus-Organism-Response Model. *Journal Pre-Proof*, 100249. <https://doi.org/10.1016/j.clrc.2024.100249>
- Wahyuni, P. (2024). Zakat and poverty alleviation in Muslim countries: A Biblioshiny application. 10(1), 205–230. <https://doi.org/10.20885/jielariba.vol10.iss1.art12>
- Yusfiarto, R., Setiawan, A., & Setia Nugraha, S. (2020). Literacy and Intention to Pay Zakat: A Theory Planned Behavior View Evidence from Indonesian Muzakki. *International Journal of Zakat*, 5(1), 15–27. <https://doi.org/10.37706/IJAZ.V5I1.221>