THE MODERATION ROLE OF GOOD AMIL GOVERNANCE ON INTEREST IN PAYING ZAKAT: EMPIRICAL EVIDENCE OF THE MUSLIM COMMUNITY OF INDONESIA

Asgar[1]
Hasbi[2]
[1]Institut Agama Islam Negeri Bone
[2]Institut Agama Islam Negeri Bone
[1]*Corresponding email:* *asgar602022020023@gmail.com*

ABSTRACT - *The Moderation Role of Good Amil Governance on Interest In Paying Zakat: Empirical Evidence of the Muslim Community of Indonesia.* *Zakat has become an obligation that must be fulfilled by every Muslim, as a manifestation of religious obedience and fundamental social responsibility. The potential of zakat in Indonesia is very large, but the realization is still low compared to the existing potential. Therefore, effective and efficient management of zakat funds is very essential. This study aims to examine the role of moderation of Good Amil Governance on interest in paying zakat among Muslim communities in Indonesia by adopting the Theory of Planned Behavior (TPB). This research is a type of field research using quantitative methods. Data collection uses a questionnaire conducted online through google forms. The data analysis was carried out using a moderation regression technique using Smart-PLS with a sample of 100 respondents spread across several regions in Indonesia. The results of the study showed that attitude and perception of behavior control had a positive effect on Interest in Paying Zakat, but subjective norms did not have a positive effect on Interest in Paying Zakat. Meanwhile, Good Amil Governance does not moderate the relationship between attitudes, perceptions of behavioral control towards Interest in Paying Zakat. However, Good Amil Governance plays an important role in strengthening the relationship between subjective norms and Interest in Paying Zakat. Where good governance by amil zakat is able to increase public trust and views, thus encouraging them to be more interested in paying zakat. This finding provides practical implications for zakat institutions in improving good governance to encourage community participation in zakat payments.*
Keywords: *Good Amil Governance, Interest in Paying Zakat, Moderation*

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views, thus encouraging them to be more interested in paying zakat. This finding provides practical implications for zakat institutions in improving good governance to encourage community participation in zakat payments.

Keywords: Good Amil Governance, Interest in Paying Zaka, Moderation

INTRODUCTION

The potential of zakat in Indonesia has a significant prospect in making a major contribution to the national economy. This can be proven that there is an award from the National Amil Zakat Agency (BAZNAS) *Awards* It is proof of the increasingly innovative and creative management of zakat. On the other hand, Indonesia ranks first as the country with the most generous people in the world in 2023 based on the World Generosity Index or *World Giving Index* (Iskandar, 2024). Based on the results of BAZNAS's calculations, Indonesia's zakat potential reaches Rp. 327 trillion. This potential is considered to be far from the realization of zakat fund collection in 2023 which has only reached 10 percent of the potential or worth Rp. 33 trillion (BAZNAS RI, 2023). However, in 2024 BAZNAS targets the potential for zakat managed to reach Rp. 41 trillion, and Rp. 50 trillion in 2025 (Hasbi Zaenal, 2022).

This study uses *Theory of Planned Behavior* (TPB) in predicting the influence of mediators *Good Amil Governance* (GAG) towards *Interest in Paying Zakat* among the Indonesian Muslim community. The SDGs are based on the general assumption of mainstream neoclassical economics that humans are generally rational and self-centered or selfish. This assumption is attacked by critics of behavioral economics who assume that human beings are subjective and rationally limited (Ajzen, 1991). Based on these assumptions, this study maintains attitudes, subjective norms (SN), and *Perceived Behavioral Control* (PBC) as a predictor *Interest in Paying Zakat*, using one additional mediator variable i.e., *Good Amil Governance* which moderates the influence between the three predictor variables on *interest in paying zakat.*

From previous research, the use of TPB in the context of the role of moderation *Good Amil Governance* towards *Interest in Paying Zakat* has not received enough attention from experts. However, there are several previous studies related to this study, such as the research conducted by (Ardani et al., 2023), (Abdul Majid & Sardiana, 2023), (Sumaningrum & Fithria, 2023), (Zulfaa et al., 2022)and (Maspupah, 2024). These studies tend to explore the factors that affect the interest in paying zakat and make it an indicator of

Good Amil Governance as a dependent variable. This study eliminates the intention in the SDGs by adding *Good Amil Governance* as a moderating variable in the SDGs that has the effect of weakening or strengthening the relationship between attitudes, subjective norms, perception of behavioral control and *interest in paying zakat.*

This study aims to complement previous studies that have not paid enough attention to the investigation of the moderation role of *Good Amil Governance* on *interest in paying zakat* in the Indonesian Muslim community, while specifically this study aims to predict the influence of *Good Amil Governance* which has weakened or strengthened the relationship between attitudes, subjective norms (SN), and *Perceived Behavioral Control* (PBC) on *this interest paying zakat*. Thus, this study is considered as a study designed to investigate the role of Good *Amil Governance* moderation on *interest in paying zakat* in Indonesia. This research reviews relevant theories and concepts and supports the research thinking to be carried out, and is used for the development of research hypotheses. In addition, the literature review reviews several previous studies that are relevant to this study, which further becomes a reference for hypothesis development

LITERATURE REVIEW

Theory of Planned Behavior (TPB)
This study uses the TPB that was first developed by Ajzen in 1985, and is the most widely used theory in understanding and predicting behavior. The SDGs have been used and tested in a variety of circumstances to predict rational intentions and actual behaviors (Kautonen et al., 2015). In the SDGs, intentions are predicted by attitudes, SNs, and PBCs towards actual behavior. Attitude is a psychological deviation that is indicated by judging the likes and dislikes of a particular entity (Pomerantz et al., 1995). SN is social pressure on people to do or not to do a behavior. PBC describes perceived behaviors that are considered controllable. However, Ajzen then dichotomized the construction of PBC into separate constructions such as internal and external controls (Ajzen, 2002). Internal control is usually equated with a person's self-efficacy, while external control refers to a person's beliefs about the support or opposition he will find in the environment (Hockerts, 2017). In this study, the SDGs were used to investigate the effect of moderation *Good Amil Governance* towards *Interest in Paying Zakat* in Indonesia

Good Amil Governance (GAG)

The principles of GAG are formulated with the intention of creating LPZ professionalism as amil zakat, through management based on the principle of transparency (*Transparency*), accountability (*Accountability*), responsibility (*Responsibilityii*), indendencence (*indenpendency*), justice and equality (*Fairness*) (Zulfaa et al., 2022). These principles serve as the basis for LPZ in selecting and determining the activities that must be carried out. Based on these principles, all activities can synergize, in order to achieve the management of LPZ, as an Islamic public financial institution, empowering the economy of the mustahik, as well as for the institution *Charity* (generosity) which accommodates the interests of the muzaki in performing zakat (Maspupah, 2024). *Good Corporate Governance* is an initial idea that was developed into *Good Amil Governance*. GAG has the meaning of Good Institutional Governance and has the meaning of principles that are the basis of a process and mechanism for managing an institution or organization that manages zakat based on laws and regulations and ethics in doing business (Megian, 2023).

Zakat

The term zakat is a special term in Islam that comes from the Arabic language, namely "*Zakaa*" which means to increase or develop. According to sharia terms, zakat is an obligation commanded by Allah SWT to issue certain assets to certain parties (Zulfaa et al., 2022). Meanwhile, according to the Regulation of the Minister of Religion No. 52 of 2014, Zakat is property that must be issued by a Muslim or a business entity owned by a Muslim to be given to those who are entitled to receive it in accordance with Islamic law (Anis, 2020). Zakat has a social and economic purpose, where the funds collected from zakat are used to help the poor, orphans, people in debt, and other zakat recipients as regulated in Islam (Pranata et al., 2022). Zakat helps reduce social disparities by paying attention to the needs of others so that a just, prosperous, and prosperous society is created (Maspupah, 2024).

Attitude and *Interest in paying zakat*

In the framework of *Theory of Planned Behavior* (TPB), a person's attitude towards a behavior is one of the main predictors of the intention to carry out the behavior (Ajzen, 1991). This attitude is formed by the individual's beliefs about the consequences of the action, both positive and negative. In the

context of paying zakat, a positive attitude towards zakat, the belief that zakat is a socially beneficial, spiritual, and economically beneficial action will increase interest (*Interest*) someone to pay zakat (Sofiyawati & Halimah, 2022). TPB explains that the more positive a person's attitude towards paying zakat, the more likely they are to have a strong intention to do so. This positive attitude can be influenced by an understanding of the importance of zakat, positive personal experiences, and the influence of the social environment (Roesmawati, 2023). Thus, in the SDGs, a positive attitude towards zakat significantly encourages *Interest in Paying Zakat*, and this strong intention will be more likely to translate into concrete action (Hidayati, 2022). Based on this explanation, it can be hypothesized that:

H1: Attitude significantly affects Interest in Paying Zakat

Subjective Norms and *Interest in paying zakat*
In the framework of *Theory of Planned Behavior* (TPB), a subjective norm refers to an individual's perception of social pressure to do or not to perform an action (Ajzen, 1991). Subjective norms reflect a person's beliefs about what important people around him (such as family, friends, or religious figures) expect from him. In the context of paying zakat, if an individual feels that the people around him expect and support the payment of zakat, then this subjective norm will increase interest (*Interest*) to pay zakat (Hilmatul Fuadiyah, 2022). Strong social support and pressure from the environment can reinforce one's intention to pay zakat because they want to meet social expectations and gain approval from people they consider important (Sri Wahyuni Ningsih, 2022). Thus, subjective norms in the SDGs play an important role in shaping *Interest in Paying Zakat*, where the stronger the social pressure felt, the greater the interest of a person to fulfill these expectations by paying zakat (Alwaini, 2023). Based on this explanation, it can be hypothesized that:

H2: Subjective Norms Significantly Affect Interest in Paying Zakat

Perception of Behavior Control and *Interest in paying zakat*
In the framework of Theory of Planned Behavior (TPB), the perception of behavioral control refers to a person's belief in their ability to perform an action and the extent to which they feel they have control over that action (Ajzen, 1991). Perception of behavioral control includes factors such as resources, opportunities, and obstacles that may be encountered. In the context of paying zakat, if a person feels that they have enough knowledge,

financial resources, and access to pay zakat, and feel able to overcome obstacles that may arise, then the perception of high behavioral control will increase their interest in paying zakat (Maulidina & Solekah, 2020). The belief that they can easily and effectively carry out their zakat obligations will encourage them to have a stronger intention and are more likely to actually carry it out (Izzah & Lubis, 2024). Thus, in the TPB, the perception of positive and strong behavior control significantly contributes to the increase in *Interest in Paying Zakat* (Akmila et al., 2022). Based on this explanation, it can be hypothesized that:

> *H3:* Perception of Behavioral Control significantly affects *Interest in Paying Zakat*

Good Amil Governance and *Interest in paying zakat*

Within the framework *of the Theory of Planned Behavior* (TPB), *Good Amil Governance* influences *Interest in Paying Zakat* by increasing the trust and confidence of muzakki in zakat institutions. *Good Amil Governance*, which includes transparency, accountability, and efficiency in the management of zakat, can reduce uncertainty and concerns related to the use of zakat funds. When muzakki feel that their zakat will be managed properly and in accordance with sharia principles, they will be more motivated to pay zakat. The feeling of believing that their zakat will have a real positive impact and is effectively managed increases positive attitudes, strengthens subjective norms that support zakat payments, and improves the perception of behavioral control. In other words, *Good Amil Governance* directly increases a person's interest in paying zakat by increasing trust and reducing perceived obstacles in the zakat payment process. Based on this explanation, it can be hypothesized that:

> *H4: Good Amil Governance significantly affects Interest in Paying Zakat*

Good Amil Governance as Moderator

Good Amil Governance Acting as a moderator in the relationship between attitudes, subjective norms, perception of behavioral control, and *Interest in Paying Zakat* within the framework of the Theory of Planned Behavior (TPB) (Ajzen, 1991). *Good Amil Governance* including transparency, accountability, and efficiency in the management of zakat by amil or zakat institutions. When *Good Amil Governance* well implemented, muzakki (zakat givers) trust in zakat institutions increases (Maspupah, 2024). This strengthens the influence of a positive attitude towards zakat, because muzakki feel that their zakat is

well managed and has a positive impact. Subjective norms are also strengthened because social support for zakat payments through trusted institutions has become more significant (Abdullah et al., 2019). The perception of behavior control is also improved because muzakki feel more capable and confident that the zakat payment process will run smoothly and effectively (Bachtiar & Rahmawati, 2023). Thus, *Good Amil Governance* reinforcing the relationship between attitudes, subjective norms, and perceptions of behavioral control with *Interest in Paying Zakat*, increasing the intention and possibility of realizing zakat payments. Based on this explanation, it can be hypothesized that:

H5 (a-c): Good Amil Governance can moderate the relationship between:
   a. *Attitude with Interest in Paying Zakat*
   b. *Subjective Norms with Interest in Paying Zakat*
   c. *Perception of behavior control with Interest in Paying Zakat*

METHODOLOGY

This research is a type of descriptive quantitative research focused on analyzing the moderation role of *Good Amil Governance* on *Interest in Paying Zakat* among the Indonesian Muslim community. The population in this study is the Indonesian people. The sampling technique uses *nonprobability sampling* with *the purposive sampling* method. The sample selected in this study is the Indonesian Muslim community. Data collection was carried out online using *a google form*. The author designed and disseminated the questionnaire online using social media. All questions were assessed using a 5-point likert scale ranging from 1 (Strongly disagree) to 5 (Strongly agree).

The independent variable in this study is attitude (X1), subjective norms (X2) and behavioral control perceptions (X3). While the dependent variables in this study are *Interest in Paying Zakat* (Y1), and the moderation variable is *Good Amil Governance* (Z). Data analysis using moderation regression using the SmartPLS 4.0.9.5 application PLS-regression was chosen because it can confirm the theory and can explain whether there is an effect of weakening or strengthening the relationship between latent variables in the model (Hilmawan, 2020). Measurement model using *Outer Model* and *inner model* through *Validity test* and *Reliability Tests* and measurement of structural models in hypothesis testing using prediction models.

RESULT AND DISCUSSION

Research Results

Respondent Demographics

The respondents in this study are 100 Indonesian Muslim communities. Demographic information of respondents can be observed in table 1:

Table 1. Respondent Demographic Data

Demographics	Category	Frequency	Percentage
Gender	Man	35	35%
	Woman	65	65%
Age	Under 20 Years	1	1%
	21-30 Years	70	70%
	31-40 Years	20	20%
	Above 40 Years	1	1%
Province	Sumatra	7	7%
	Javanese	7	7%
	Kalimantan	8	8%
	Sulawesi	78	78%
	Maluku	0	0%
Work	Students/Students	32	32%
	Private Employees	10	10%
	Civil Servant/ASN	5	5%
	Self employed	21	21%
	Lecturers/Teachers	10	10%
	Police/TNI	1	1%
	Other	21	21%
Income/ Monthly Pocket Money	< IDR 500,000	25	25%
	IDR 500,000 to IDR 1,000,000	19	19%
	IDR 1,000,000 to IDR 1,500,000	34	34%
	> IDR 1,500,000	22	22%

Source: Primary Data (2024)

From table 1, it can be seen that the majority of research respondents are dominated by female gender (with a total percentage of 65%), age (dominated by 21-30 years old with a total percentage of 70%), province (dominated by Sulawesi region with a total percentage of 78%), while employment (dominated by students/students with a total percentage of 32%) and income/monthly allowance (the majority of respondents spend monthly allowance of Rp. 1,000,000 – Rp. 1,500,000 with a percentage of 34%)

Outer Model

This validity and feasibility test is carried out to analyze the feasibility of the indicators (question items) used in the study (Dyah Budiastuti & Bandur, 2018). Validity testing is carried out through 3 criteria, namely: *convergent validity* By looking at the outer loading value must be above > 0.7, *Discriminant Validity* by looking at the value *cross loading* > 0.7 or a value *Average Variance Extracted* (AVE) must be above > 0.5 and *composite reliability* by looking at the value *composite reliability* and *Crobach's Alpha* must be above > 0.7.

Table 2. Validity and Reliability Test Results

Variable	Indicator	Loading	AVE	CR & CA
Attitude (X1)	X1.1	0.972	0.947	0.986 0.986
	X1.2	0.971		
	X1.3	0.969		
	X1.4	0.978		
	X1.5	0.975		
Subjective Norms (X2)	X2.1	0.951	0.860	0.983 0.960
	X2.2	0.957		
	X2.3	0.963		
	X2.4	0.920		
	X2.5	0.841		
Perception of Behavior Control (X3)	X3.1	0.941	0.883	0.968 0.967
	X3.2	0.924		
	X3.3	0.949		
	X3.4	0.952		
	X3.5	0.932		
Interest in Paying Zakat (Y)	Y1	0.941	0.911	0.976 0.976
	Y2	0.955		
	Y3	0.959		
	Y4	0.964		
	Y5	0.952		
Good Amil Governance (Z)	Z1	0.882	0.880	0.974 0.966
	Z2	0.965		
	Z3	0.964		
	Z4	0.932		
	Z5	0.947		

Source: Primary Data, Processed with Smart-PLS (2024)

Based on table 2, it can be seen that the *loading factor* value of each indicator above > 0.7 so that the indicators used in the study are valid and can be used in the next analysis. The results of data processing also show that all the constructs measured are reliable because the *Cronbach Alpha* (CA) value of each variable is above 0.7 so that it can be said that the research variable has good reliability and can be at the next stage of analysis, with an NFI value of 0.846 as shown in figure 3 below:
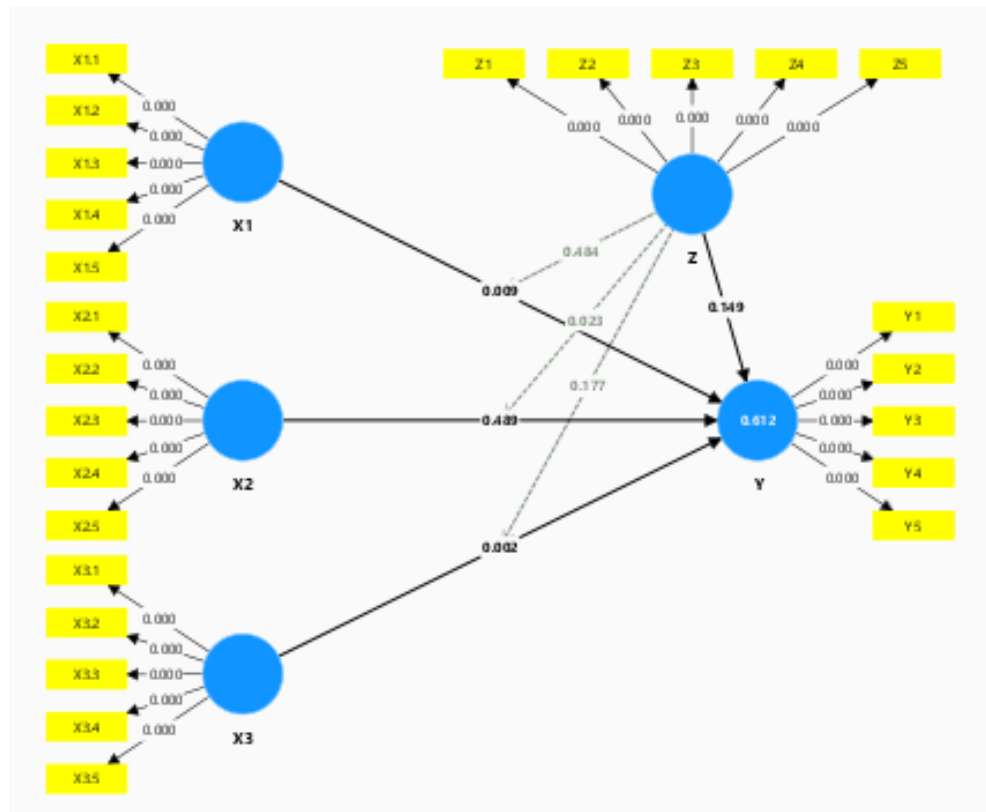
Figure 1. Outer *Model Results*
Source: Primary Data, Processed with Smart-PLS (2024)

Inner Model

Model testing *structural* This is a test that is carried out to determine the influence between latent variables and others. The structural model on PLS is evaluated using R2, the value of the path coefficient to test the significance between constructs on the structural model (Oktavia et al., 2021). This test by looking at the value of *R-Square* or coefficient determination to find out whether the research model has a high or low influence. The measurement standards on R2 are in the range between > 0.67 (strong), around 0.33-0.67 (moderate), and below 0.19-0.33 (weak)

Table 3. *R-Square Value*

Variable	R-Square	R-Square Adjusted
Interest in Paying Zakat	0,612	0,583

Source: Primary Data, Processed with Smart-PLS (2024)

Based on the results of table 3, it can be seen that the *R-Square Interest in Paying Zakat* value of 61.2% can be explained by independent variables

(construction X1, X2, X3 and Z). So it can be said that the influence of independent variables on dependent variables is moderate because the value is above 0.33.

Hypothesis testing is carried out to find out whether the hypothesis is accepted or rejected and the direction of the relationship. The hypothesis with a T-Statistics value of > 1.96 and a P-Value < 0.05 was declared accepted (significant). While the original sample value leads to the relationship of the influence of positive or negative research variables (Meiryani, 2021).

Table 4. Inner Model Results

It	Variable	*Original Sample (O)*	*T Statistic*	*P Values*	Ket.
H1	Attitude → *Interest in Paying Zakat*	0,277	2,675	0,009	Accepted
H2	Subjective Norms → *Interest in Paying Zakat*	-0,048	0,695	0,489	Rejected
H3	Perception of Behavior Control → *Interest in Paying Zakat*	0,292	3,235	0,002	Accepted
H4	*Good Amil Governance →* *Interest in Paying Zakat*	0,175	1,454	0,149	Rejected
H5	*Good Amil Governance x* Attitude → *Interest in Paying Zakat*	-0,058	0,703	0,484	Rejected
H6	*Good Amil Governance x* Norma Subjective → *Interest in Paying Zakat*	0,297	2,315	0,023	Accepted
H7	*Good Amil Governance x* Perception of Behavior Control → *Interest in Paying Zakat*	-0,159	1,359	0,177	Rejected

Source: Primary Data, Processed with Smart-PLS (2024)

The results of the analysis of the table above are known that there are three hypotheses accepted and four hypotheses rejected. There are three hypotheses that are declared accepted, namely X1→Y, X3→Y and Z x X2→Y. Meanwhile, four other hypotheses were declared rejected because *the T-Statistic* value and *P-Value* value did not meet, namely X2→Y, Z →Y, Z x X1→Y and Z x X3→Y.

Discussion

The first hypothesis tests whether attitudes have a positive effect on *Interest in Paying Zakat*. The results of the test showed that the value of the coefficient was 0.277 and the t-statistic was 2.675 > 1.96, so it can be concluded that the t-statistic is significant. The first hypothesis was accepted and had a positive effect because the P-Value was 0.009 < 0.05. That means that a person who has a positive attitude towards zakat tends to be more aware of the importance and benefits of paying zakat. In this context, this positive attitude can come from religious understanding, social awareness, or personal experience that makes the individual feel that paying zakat is the right and beneficial action. When this positive attitude has been formed, the individual will be more motivated and have a higher interest in carrying out the action, in this case paying zakat. The results of this study are also in line with previous research conducted by (Nugraheni & Muthohar, 2021). Thus, the more positive a person's attitude towards zakat, the more likely the person is to be interested and committed to paying zakat. This explains why attitudes have a positive effect on interest in paying zakat.

The third hypothesis tests whether the perception of behavioral control has a positive effect on *Interest in Paying Zakat*. The results of the test showed that the coefficient value was 0.292 and the t-statistic was 3.235 > 1.96, so it can be concluded that the t-statistic is significant. The third hypothesis was accepted and had a positive effect because the P-Value was 0.002 < 0.05. That means that when a person has a high perception of behavioral control, they feel more confident and able to overcome various obstacles or challenges that may arise in the zakat payment process. If a person feels confident that they have sufficient knowledge, easy access, or adequate resources to pay zakat, then they are more likely to have a high interest in carrying it out. The results of this study are also in line with previous research conducted by (Arrosyid & Priyojadmiko, 2022). This perception provides a strong internal impulse, which ultimately increases the individual's intention or interest in making zakat payments. Therefore, the positive influence of behavioral control perceptions on the interest in paying zakat is the result of the interaction between the individual's beliefs about their abilities and the intrinsic urge to act according to those beliefs.

The sixth hypothesis tests whether *Good Amil Governance* can strengthen the relationship between subjective norms and *Interest in Paying Zakat*. The results of the test showed that the coefficient value was 0.297 and the t-statistic was 2.315 > 1.96, so it can be concluded that the t-statistic is

significant. The sixth hypothesis was accepted and had a positive effect because the P-Value was 0.023 < 0.05. That means that good governance from the amil zakat institution increases public trust and confidence in transparent and accountable zakat management. In this context, subjective norms that reflect individual beliefs about the importance of paying zakat based on social influence, become more effective when supported by good governance. When the institution of amil zakat applies the principles of *Governance* Excellence such as transparency, accountability, accountability, independence and equality This not only increases public trust, but also affirms that the decision to pay zakat is in line with morally and ethically correct behavior (Andrianto, 2024). Thus, individuals who feel that the amil zakat institution operates with high standards will be more encouraged to act in accordance with their subjective norms, because they see that their contributions will be managed optimally for the benefit of the ummah, which ultimately strengthens their interest in paying zakat.

On the other hand, *Good Amil Governance* can actually weaken the relationship between attitudes and perceptions of behavior control and interest in paying zakat. When the amil zakat institution is known to have good governance, people may feel that their decision to pay zakat is no longer entirely based on personal attitudes or perceptions of their ability to control the process of zakat payment and distribution. On the contrary, they are more likely to entrust the process to amil institutions that are considered capable of carrying out their duties well.

Empirically, research shows that when amil zakat institutions implement good governance principles such as transparency, accountability, and professionalism, public trust in the institution increases. This increase in trust has an impact on strengthening the relationship between a person's positive subjective norms towards zakat and their interest in fulfilling it. Empirical evidence from the Indonesian Muslim community shows that when amil zakat institutions implement *Good Amil Governance* which includes transparency, accountability, and effectiveness in the management of zakat, the subjective norms of society (social and moral beliefs regarding the importance of paying zakat) become stronger in influencing their interest in paying zakat. People who are confident that their zakat will be managed properly by a professional amil institution tend to have a higher interest in fulfilling zakat obligations.

Thus, in Indonesian Muslim society, the moderation role of *Good Amil Governance* is very crucial in strengthening or weakening factors that affect interest in paying zakat. Good governance of the amil zakat institution can increase public trust, which ultimately strengthens subjective norms in encouraging zakat payments, while reducing dependence on attitudes and perceptions of individual behavioral control.

CONCLUSIONS

This study reveals that positive attitudes and perceptions of behavior control have a significant impact in shaping a person's interest in paying zakat. Positive attitudes, which can be formed through a deep understanding of religious values, social awareness, or positive personal experiences, act as a powerful internal driver in increasing an individual's awareness of the importance of zakat. These findings reveal that attitudes are not just passive perceptions, but also affect actual motivation and behavior in fulfilling religious obligations. Likewise, the perception of high behavioral control, in which individuals feel they have adequate knowledge, resources, and access to carry out zakat payments, provides self-confidence which ultimately increases their interest. These two factors work synergistically, suggesting that individuals who have a positive attitude and a strong perception of behavioral control are more likely to be actively involved in zakat payments.

On the other hand, this study also highlights the critical role of *Good Amil Governance* in strengthening the relationship between subjective norms and interest in paying zakat, as well as revealing its potential impact in shifting the focus of individuals from personal factors such as attitudes and perceptions of behavioral control. Good governance of the amil zakat institution, which includes transparency, accountability, and professionalism, has been proven to increase public trust in the institution, so that subjective norms related to social and moral obligations of zakat become more effective in motivating action. Interestingly, this superior governance can also reduce the dependence of individuals on personal attitudes and perceptions of behavioral control, because they feel that the responsibility for the management of zakat has been entrusted to a competent institution. Thus, *Good Amil Governance* not only functions as a guarantor of public trust but also as a key factor in modulating internal psychological and social influences on interest in paying zakat.

The limitations in this study in the information obtained from the research respondents are still lacking. Where the respondents in the study are not evenly distributed and not sufficiently representative from each existing province. So that for future research, other methods (*cluster random sampling*) can be used in data collection, so that sampling can be evenly distributed and representative of each province. Further research can also add open-ended questions to the questionnaire to dig deeper information from each respondent.

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