



Analysis of Factors that Influence Motivation to Pay Zakat, Infaq and Sodaqa (ZIS): Good Governance as Intervening Variable

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ABSTRACT

Poverty is a challenging issue that Indonesia and all other countries face. This study uses the zakat, infaq, and alms (ZIS) tools to try to solve this issue. The objective of this study is to examine the elements that affect people's desire to use BAZNAS to pay zakat, infaq, and alms. Given that Indonesia has a big potential for ZIS collection and is one of the countries with a mainly Muslim population, this is an important and fascinating task. The Charity Aid Foundation has ranked Indonesia as the world's most giving nation for seven years running, from 2018 to 2024. The findings indicate that incentives to pay ZIS are significantly impacted by the factors of excellent governance, online payment methods, the role of ulama, and figures, but not by ZIS regulations or income. The research's conclusions can have managerial ramifications for ZIS management organizations and the government, as they can utilize the Islamic qualities of amil-reliability, professionalism, and religion-as requirements for hiring amil. In order to reduce the poverty rate in Indonesia, the ZIS management organization must be able to apply the principles of good governance in its management, work with ulama and figures to persuade and boost public confidence in paying ZIS through BAZNAS, implement an easy and affordable online payment system, and, finally, reevaluate ZIS regulations to make them more effective in collecting zakat, infaq, and alms.

INTRODUCTION

The poverty figure in Indonesia in March 2024 was 25.22 million people, with details of 13.58 million people in rural areas and 11.64 million people in urban areas (BPS, 2024). Poverty occurs in every country in the world, not only developing countries, including developed countries. The government always strives to overcome poverty, either directly by providing cash assistance to increase purchasing power, health and education assistance. As a concrete effort, the Government has issued Presidential Instruction Number 4 of 2022 concerning the Acceleration of the Elimination of Extreme Poverty. This policy mandates 22 ministries, six institutions and regional governments to take the necessary intervention steps according to their respective duties, functions and authorities to accelerate the elimination of extreme poverty. The next step is for the Government to issue Presidential Regulation (Perpres) Number 163 of 2024 concerning the Agency for the Acceleration of Poverty Alleviation. Overcoming social disparities, economic inequality, low levels of education and health in society, is very important for every developing country to encourage sustainable development and increase economic growth (Abashidze et al., 2021).

Poverty alleviation is not easy and requires empowerment efforts from the bottom up, and involving all social elements of society through mutual help behavior (Munir, 2005). Islam teaches humans to help each other in terms of goodness in various aspects of life, including the social sector. Zakat, infaq and alms are Islamic instruments in the socio-economic field which have the value of worship through sharing with others so that they can develop the community's economy (Al-Jaffri & Haniffa, 2014). Zakat, infaq and alms are instruments in Islam to overcome poverty and improve welfare and play a role in equalizing income in society (Qardawi, 2002). According to Hafidhuddin (2002), if zakat, infaq and alms are managed professionally, they will have an impact on reducing poverty in society. Zakat, infaq and alms are the most important instruments in the Islamic economy for equal distribution of income, increasing productivity and so that wealth does not circulate only among the rich (Choudhury, 1999).

It is very possible for zakat, infaq and alms to be used as alternative sources of funding for solutions to poverty alleviation. This is supported by the fact that Indonesia is one of the countries with the largest Muslim population in the world. Indonesian people like to donate, as proven by the Charity Aid Foundation (2024) that in the last seven years, from 2018 to 2024, Indonesia was ranked at the top as the most generous country in the world (Saputra, 2024). This position shifts the position of the United States and countries in Europe, which were previously in first position. The dominant factor that encourages people in Indonesia to donate money is the existence of Islamic law which regulates and requires paying zakat, infaq and alms.

According to the Puskas BAZNAS study (2022), the potential for zakat, infaq and alms in Indonesia is estimated at IDR 327.60 trillion per year. Such a large figure has not yet been fully exploited, because the actual receipt of zakat, infaq and alms in 2023 is IDR 32.3 trillion, around ten percent (10%) of its

potential (Puskas BAZNAS, 2024). However, the average increase in zakat and alms donations (ZIS) in the last five years shows a significant figure of more than 30% per year. The largest potential for zakat, infaq and alms comes from private companies and household income, followed by agriculture and farm.

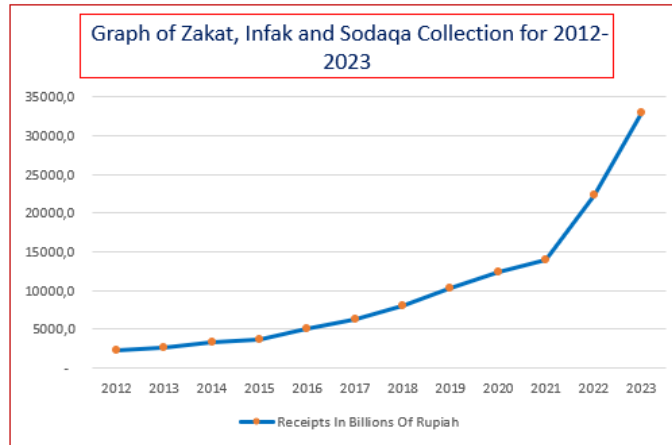


Figure 1. Graph of Zakat, Infaq and Sodaqa Collection for 2012-2023
Source: Puskas BAZNAS (2024)

The problem that arises in Indonesia is that there are still many people who distribute their zakat, infaq and alms directly to those who are considered entitled to those around their homes. There is a feeling of calm because of witnessing and ensuring that zakat, infaq and alms are received by those who are considered entitled to receive them. Sometimes the ZIS that Muzaki distributes personally or directly to mustahik around his house does not hit the right target. The research results of Ainun et al. (2023), stated that as many as 60% of respondents preferred to distribute their zakat, infaq and alms directly to mustahik around their house, due to their lack of knowledge and trust regarding zakat management organizations, and the remaining 40% distributed it through BAZNAS or LAZ.

This research explores the factors that can influence people's motivation to pay zakat, infaq and alms through the ZIS management organization, especially BAZNAS. This research is interesting and urgent to be carried out, so that the enormous potential of zakat, infaq and alms can be achieved so that it is maximally useful in alleviating poverty. Several previous studies have explained the challenges faced by zakat, infaq and alms management institutions which hinder their ability to collect zakat, infaq and alms and maximize their role in overcoming poverty in society. These challenges include efficiency and use of online technology (Abd Wahab & Abdul Rahman, 2011; Hidayat & Muhklisin, 2020; Ramadhan & Triono, 2022), the regulatory framework for zakat, infaq and alms (Al-Omar, 1990; Abdullah, 1995; Hamidiyah, 2008; Ridwan & Sukmana, 2017; Powelt, 2009), organizational performance and professionalism (Noor, 2012; Said et al., 2012; Fadilah, 2012; 2013; Fadiyah et al., 2023), good governance (Kaslami, 2009; Abd Wahab, 2013; Ladewi, 2014; Saad et al., 2017), lack of public trust (Abioye et al., 2013); Syafei, 2015; Muhammad and Saad, 2016), religiosity (Farida, 2008; Fatah, 2008;

Ridwan & Sukmana, 2017) and quality of human resources (Adnan et al., 2013).

Based on this, the hypothesis formulated in this research is as follows:

H1: Amil's reputation for reliability benefits strong governance.

H2: Amil's reputation for reliability benefits strong governance.

H3: Good governance is positively impacted by Amil religion.

H4: ZIS regulations (zakat, infaq and alms) influence motivation pay ZIS

H5: Online payment channels influence motivation to pay ZIS

H6: Good governance influences motivation to pay ZIS.

H7: Ulama and figures have an influence on motivation to pay ZIS

H8: Income influences motivation to pay ZIS

H9: Amil's trustworthiness character influences motivation to pay ZIS

H10: Amil's professionalism character influences ZIS motivation

H11: Amil's religiosity character influences motivation to pay ZIS

LITERATURE REVIEW

The Islamic Qualities of Amil

In the management of zakat, Amil is a person or human resource. Employees, supervisory board members, and leadership are all actively involved in the implementation of zakat collection and distribution. Trustworthiness, professionalism, and religion are qualities that amil must possess in accordance with the Zakat Core Principle (2018) (Beik et al., 2018).

1. Trustworthiness: Openness, honesty, and providing the best possible service are all signs of trustworthiness, claim Mufti and Sula (2007). In Islam, the idea of faith, or Tawhid, is inextricably linked to the character of trust. The Messenger of Allah said: "There is no faith in people who do not fulfill the trustworthiness, and there is no religion in those who do not fulfill their promises." (Ibn Hibban and Ahmad narrate). Thus, the belief in accountability before Allah must be the foundation of a trustworthy character in Islam (Shahul, 2000; Zein et al., 2008). Ability, compassion, and integrity are the three aspects of trustworthiness that Mayer et al. (1995) developed.
2. Professionalism: According to the Prophet Muhammad SAW's statement, "Indeed, Allah loves someone who, when working, does it professionally," Islam considers professionalism to be a prerequisite for performing a job. The Prophet remarked, "If a job is not handed over to experts, then wait for destruction" (Narrated by Bukhari) on multiple times (Narrated by Thabrani and Baihaqi). According to Shafer et al. (2002), Richard Hall created the Hall's Professionalism Scale, which includes the following components: 1) identification with a professional community, 2) social obligations, 3) belief in self-regulation, 4) professional dedication, and 5) demand for autonomy. Professionalism has six elements, according to Adnan (2017): 1) competence 2) full-time dedication 3) participation in the appropriate professional association 4) dedication to continuing the educational program; 5) dedication to adhering to the code of ethics; and 6) adequate remuneration.
3. Islamic Religiosity: McDaniel and Burnett (1990) define religiosity as the belief in God combined with a dedication to upholding the moral

standards that one believes God has established. According to Al-Goaib (2003), being religious in Islam means adhering to the core principles of the faith both theoretically and practically through worship, obeying Allah's orders, avoiding serious sins, defending the rights of others, and fulfilling Allah's rights. "Religiosity is defined as an organized belief system with established rituals and practices in places of worship," according to Zulig et al. (2006). Olufadi (2016) simplified the concept of religiosity into the Muslim Daily Religiosity Assessment Scale (MUDRAS), a multifaceted framework that includes three components: 1) abstaining from immoral acts or behavior, 2) following sunnah and obligatory recommended practices, and 3) physically worshiping Allah SWT. According to the Prophet Muhammad SAW, "The essence of all things is Islam and its pillar (support) is prayer." This sums up the importance of praying to Allah. (Narrated by Ibnu Majah and Tirmidzi). Additionally, according to Allah SWT, "Indeed prayer prevents evil and evil (deeds)" (Qur'an 29: 45). El-Menouar and Stiftung (2014) established the framework for Muslim religiosity in five dimensions: 1) basic religiosity, 2) basic religious obligations, 3) dimensions of religious experience, 4) religious knowledge, and 5) orthopraxis.

Motivation

Motivation comes from the Latin *movere* which means "to move" (Kretiner, 2008). Motivation can be interpreted as a tool to help a person stay focused on goals and use all the energy available to a person to achieve the desired goal thereby increasing efficiency (Gellerman, 1992). Different opinions, motivation is the power in determining the desired behavior of an employee or person (Ibanez et al., 2013). People who are motivated are people who are driven by themselves to do something and do not need external parties. Someone who is motivated always tries to achieve their goals by creating the best performance (Ross et al., 2016). According to Mangkunegara, factors that can influence performance achievement are ability and motivation factors. The ability factor is a factor that appears within each employee based on how to complete tasks with the skills they have, while motivation can come from outside or within the employee. Motivation that comes from within is when an individual has the urge to get what he wants, while motivation that comes from outside is based on desire (Mangkunegara, 2005).

Good Governance

In his paper "Governance for not profit organizations: Questions for directors to ask," published by the Chartered Professional Accountants of Canada and Board Source, which published *The Handbook of Nonprofit Governance*, Taylor (2014) noted that the phrases "good governance" and "good corporate governance," "good university governance," "good organization governance," and "good government governance" have become many different terms. Good corporate governance is the application of good governance to the private sector, while good government governance is associated with the application of good governance concepts to government bureaucracy (Mufti & Sula, 2007). Corbett and Mackay (2013) assert that the caliber of board conduct

directly affects the caliber of governance. According to Chapra (2000), shuro practice is required rather than optional. Justice and shuro are therefore the cornerstones of Islamic good governance. According to Zein et al. (2008), good governance is an interpretation of the Islamic concepts of Amanah (justice) and Amanah (trustworthiness). According to research by Habtoor (2016), human factors have a favorable impact on organizational performance and quality improvement procedures, demonstrating the general impact of human resource variables on organizations. Thus, the qualities of Amil's Islamic behavior will likewise affect the practice of good governance.

ZIS Regulation

Subjective norms, according to Ajzen & Fishbein (1977), are a person's sense of social pressure to engage in or refrain from engaging in a behavior. Social pressure can be viewed as ZIS regulations in this study. The government advises people to pay zakat, infaq, and alms through the ZIS management agency in Law No. 23 of 2011 concerning Zakat Management and its derivative laws. Thus, it can be said that the government's rules about zakat, infaq, and alms can be exploited to persuade people to pay ZIS through the ZIS management company. Regulations pertaining to ZIS by the government can boost or promote muzaki's confidence and motivation to pay zakat, infaq, and alms through the ZIS management organization. In order to persuade Muzaki to pay ZIS, the government's stringent restrictions encourage compliance. The ZIS management organization's position in expanding the collection of zakat, infaq, and alms, which has enormous potential, can be strengthened by government rules pertaining to ZIS, particularly Law No. 23 of 2011 about Zakat Management. The incentive to pay zakat to amil institutions is also influenced by government rules pertaining to ZIS. According to Stewart and Walsh (1992), regulation is the process of making sure that legal requirements are fulfilled for certain public services or activities in order to guarantee that policies are followed.

The Role Ulama and Public Figure

Ulama is the plural form of the word alim, the word alim is a noun from the verb alima which means to understand or know. In Indonesia, the word ulama is generally defined as a person with knowledge in the field of Islam, sometimes referred to base on their expertise, such as hadith scholars, tafsir scholars, fqih scholars, and so on. The understanding of ulama is based on the opinions of Salaf mufassir, friends and tabi'in:

1. Hasan Al Basri: Ulama are people who fear Allah in supernatural matters, like things that Allah likes and hate things that Allah hates.
2. Ibn Kathir: Ulama are people who truly understand Allah, so they fear Allah.
3. Sayyid Pole explained that ulama are critical people and understand the book of the Koran so that they will understand Allah honestly.
4. Sheikh Nawawi Al-Bantani is of the opinion that ulama are people who master all sharia laws to determine the validity of intentions and other sharia deeds. (Hsubky, 1995)

Ulama are the heirs of the Prophets, sources of guidance for humans, whoever follows the ulama, then they are among the people who are safe, he is the one who has a lot of knowledge about the majesty and power of Allah, so that in him there will be fear and reverence for Allah (Baharits, 2007). Characters are individuals who play a role in an event. Characters are fictional individuals who experience events or behave in various events in the story (Sudjiman, 1961). Pickering (1993) states that characterization can be achieved through establishing the character's personality, identifying the intelligence, emotions and moral qualities of the characters. According to Surbakti (1992), a public figure is someone who is widely respected and respected by society and can be a factor that unites a nation and state. In essence, a public figure is a person who has a large role in a community group and has power, namely the ability to influence other people or groups according to his or her wishes (Budiarjo, 1972). Of course, a person's character in society cannot be separated from power and fame. History shows that many major events were spearheaded by the leadership of a public figure.

Income

Income is a flow of money that can be spent without depleting the quantity or worth of the sources that produced it (Samueelson, 1992). Income is defined by the Big Indonesian Dictionary as the outcome of labor (enterprise, etc.) (Ministry of Education and Culture, 1998). According to Marbun (2003), income is defined as funds received by people, businesses, and other entities in the form of wages, salaries, rent, interest, commissions, fees, and profits. The amount of money that an individual or a country can generate in a certain time frame is another way to describe income. Since Reksoprayitno defines income as the total amount of money earned during a specific time period, it may be said that income is the sum of money that members of society receive over a specific time period in exchange for their contributions to the production factors (Reksoprayitno, 2004).

Online Payment Collection

The process of purchasing goods, services, and other items directly from a seller through an intermediary medium over the Internet, interactively, and in real-time, is known as online shopping with an online payment system (Mujiyana & Elissa, 2013). The practice of buying products or services from people who sell online or over the internet without physically seeing the vendor or buyer is known as online shopping or online shopping via the internet (Sari, 2015). In summary, online shopping is the act of consumers purchasing and selling goods, services, and other items on the internet without first meeting the vendor. Payment methods that make it simple and comfortable for consumers to complete payment transactions are known as online payment channels or online payment connections. Instead of meeting the seller in person or traveling a great distance to do so, users merely need to conduct transactions online. All non-cash payments are referred to as "electronic payments," which can also refer to transactions involving savings accounts that are made between buyers and sellers using an electronic network or the internet (Teoh et al., 2013).

Research Model Hypothesis

The following is the research model, which is based on the literature review analysis and the construction of links between variables:

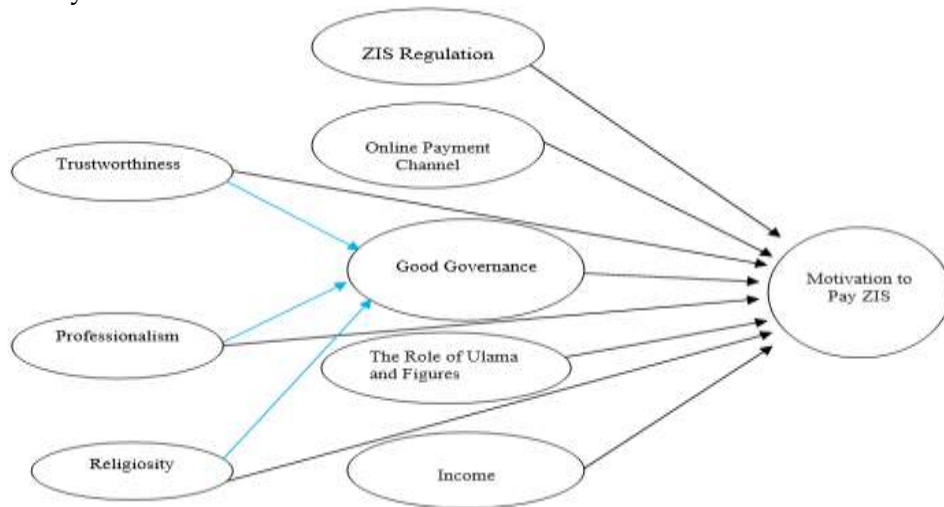


Figure 2. Research Model

The Formation of Hypothesis

1. The impact of reliability on sound governance. Understanding the ideas of justice and trust is fundamental to the Al-Qur'an's teachings on good government, according to research by Zein et al. (2008). The foundational ideas of effective governance are grounded on the ideals of justice and trust. According to Linda and Suzana (2014), trust and performance satisfaction result in improved governance patterns, while Mollering (2002) discovered a correlation between perceptions of trust and corporate governance. The aforementioned explanation allows for the formulation of the following hypothesis, or H1: Good governance is positively impacted by trustworthy character.
2. How professionalism affects sound governance. While Donsophon et al. (2015) discovered the impact of professionalism on business success, Schulte (2009) and Nofianti and Suseno (2014) found that professionalism influences corporate governance and good governance. The following hypothesis, H2 was created in light of the study's findings about how Amil's professionalism affects good governance: Good governance is positively impacted by Amil's professionalism.
3. How Amil's religious beliefs affect sound governance. According to studies by Kim and Shirley (2016) and Boahen and Mamatzakis (2016), religion has a beneficial impact on corporate governance. The performance of zakat institutions is significantly correlated with transparency and religiosity, according to research by Taha et al. (2017) and Zahrah et al (2016). As a result, the following hypothesis, H3 can be made about how Amil religiosity affects good governance: Good governance is positively impacted by Amil religion.
4. How ZIS laws affect the incentive to pay ZIS. According to Hamidiyah's (2004) research, ZIS laws have no bearing on whether or not zakat, infaq, or alms are received. Government rules reinforce the beneficial effects of income and zakat knowledge on interest in paying zakat, according to

research by Rahmaningtyas (2020). Government rules pertaining to zakat have an impact on the incentive to pay zakat, according to the research findings of Syauqi et al. (2022). The following hypothesis, H4: ZIS regulations influence incentive to pay ZIS, was created based on the findings of prior research.

5. The impact of online payment channels on ZIS payment motivation: Hidayat's (2020) study found that the presence of online payment channels in ZIS management organizations influences the growth of alms, zakat, and infaq. According to research by Ramadhan (2022), the availability of an online payment system in ZIS payments affected 21.3% of respondents, while other variables influenced the remaining respondents. The following hypothesis, H5, was created based on the findings of earlier studies: The incentive to pay ZIS is influenced by online payment methods.
6. The impact of good governance on zakat payment motivation: Setia and Zulkifli's (2018) study found that zakat payment motivation is impacted by the application of sound corporate governance. According to Saat et al. (2014), ZIS management institutions' adherence to good governance principles affects their incentive to pay ZIS. The research hypothesis that has been developed is H6: Good governance affects ZIS payment incentive.
7. How ulama and other figures' roles affect people's desire to pay ZIS. According to Muliati & Cheriah Rasyid's (2019) research, muzakki interviews revealed the factors—such as the role of ulama and the government—that influence muzakki's awareness when it comes to issuing zakat in Pinrang Regency. According to Neliwati et al. (2022), ulama and other religious leaders are crucial in inspiring people to follow their religious duties, such as paying zakat. The formulated hypothesis is H7: Ulama and figures impact the incentive to pay ZIS
8. How money affects the desire to pay ZIS. The findings of Desky's (2016) study demonstrate that muzaki's income affects their motivation to pay zakat. Motivation to pay zakat is positively and significantly impacted by a number of factors, including worship, zakat knowledge, assets or income, the role of ulama, and the legitimacy of zakat amil organizations (Kanji et al., 2011). H8: Income affects motivation to pay ZIS is the hypothesis that was created.
9. Muzaki trust can be increased by the impact of amil's trustworthy character on motivation to pay ZIS, zakat money, infaq, and alms handled by amil with a trustworthy character (Mahmood et al., 2021). According to Androulaki et al. (2018), zakat that is administered in an open and reliable way can boost the trust of zakat payers and help stop money laundering and the misappropriation of public funds. This leads to the formulation of the research's hypothesis, which is H9: Amil's credibility affects the desire to pay ZIS.
10. Amil's professionalism affects muzaki's enthusiasm in paying zakat, and professional amil influences willingness to pay ZIS (Fadiyah et al., 2023). According to Bakar & Rasyid (2010), zakat management professionalism affects zakat payers' motivation. As per earlier research, the hypothesis in

this study is H10: The incentive to pay ZIS is influenced by the professionalism of the individual.

11. The influence of religiosity on motivation to pay ZIS, the results of Roza's research (2023), show that the level of religiosity has a positive and significant influence on muzakki's decision to pay zakat at BAZNAS Dumai City with a contribution of 40%. The decision of Muslim professionals to issue professional zakat is individually influenced by professional zakat knowledge, muzakki satisfaction, institutional service quality, and religiosity (Hauli et al., 2022). In accordance with previous research, the development of the hypothesis in this study is, H11: The character of amil's religiosity influences the motivation to pay ZIS.

METHODOLOGY

Cooper and Schindler (2017) define causal explanatory research as investigating the link between variables and the ways in which one variable influences change in other variables. Participants in this study included 414 randomly selected muzaki from 15 Indonesian provinces who paid zakat, infaq, and alms through BAZNAS. With the use of SmartPLS software, the Structural Equation Modelling-Partial Least Square (SEM-PLS) approach was employed in this study. SEM-PLS was selected as an analytical tool due to its ability to forecast models for theory development, test measurement models, and test structural models. Models with a weak theoretical foundation can be predicted using SEM-PLS (Abdillah and Jogiyanto, 2015). A significance level (α) of 0.05 is used to compare the path coefficient (Beta) and the p-value of the t statistic for each association between the hypothesized variables in order to test the hypothesis. If the p-value is less than 0.05, the hypothesis is accepted (Ghozali & Latan, 2015).

RESULTS AND DISCUSSION

The validity and reliability of the indicators that make up the construct are tested in order to evaluate the outer model or model measurement. Hair et al. (2013) state in Latan and Ghozali (2017) that loading factor values ≥ 0.4 are the criterion utilized to satisfy convergent validity while building development and measuring scales or instrument creation. Cronbach alpha and composite reliability are the two metrics used in the SEM-PLS reliability test. Cronbach alpha tends to overlook measuring dependability since it does not presuppose measurement equality and instead assumes that all indications are given equal weight. Composite reliability, on the other hand, approximates precise parameter estimates more closely. Construct dependability is often defined as having a value of 0.7 or higher for confirmatory research, but 0.6 to 0.7 is still considered appropriate for exploratory research (Latan and Ghozali, 2017). To measure other constructs and determine whether there is a high correlation between various indicators, the discriminant validity test is employed. Based on the Fornell-Larcker number (Average Variance Extracted (AVE) square root) $>$ correlation between latent constructs, discriminant validity is determined. It is advised that the AVE value be higher than 0.5 (Ghozali and Latan, 2015).

Table 1. Evaluation of the Measurement Model

Variable	Dimension	Indicator	Loadings	Composite Reliability	AVE
Trustworthiness	Ability	A1.1	0.815	0.891	0.731
		A1.2	0.854		
		A1.3	0.894		
	Benevolence	A2.1	0.842	0.876	0.701
		A2.2	0.848		
		A2.3	0.822		
	Integrity	A3.1	0.861	0.891	0.731
		A3.2	0.883		
		A3.3	0.821		
Tawhidly	A4.1	0.877	0.876	0.704	
	A4.2	0.904			
	A4.3	0.726			
Professionalism	Professional community affiliation	P1.1	0.819	0.889	0.727
		P1.2	0.882		
		P1.3	0.857		
	Social obligation	P2.1	0.808	0.876	0.702
		P2.2	0.875		
		P2.3	0.829		
	Belief in self-Regulation	P3.1	0.847	0.897	0.743
		P3.2	0.908		
		P3.3	0.830		
	Professional dedication	P4.1	0.854	0.889	0.727
		P4.2	0.886		
		P4.3	0.817		
Autonomy demands	P5.1	0.936	0.907	0.830	
	P5.2	0.885			
Religiosity	Performing prayers	R1.1	0.869	0.917	0.787
		R1.2	0.911		
		R1.3	0.881		
	Carry out sunnah worship	R2.1	0.862	0.872	0.695
		R2.2	0.862		
		R2.3	0.773		
	Abandon major sins	R3.2	0.902	0.628	0.841
		R3.3	0.841		
	Reduce small sins	R4.1	0.892	0.905	0.761
R4.2		0.927			
R4.3		0.792			
Good Governance	The Role of the governing board	G1.1	0.814	0.905	0.761
		G1.2	0.930		
		G1.3	0.870		
	Quality of board	G2.1	0.771	0.861	0.675
		G2.2	0.865		
		G2.3	0.826		
		G3.1	0.857		

	Board Structure process	G3.2	0.868	0.844	0.646
		G3.3	0.670		
	Syariah Governance	G4.1	0.760	0.853	0.662
		G4.2	0.911		
		G4.3	0.759		
	ZIS Regulation	Accuracy	RG1.1	0.896	0.941
RG1.2			0.946		
RG1.3			0.912		
Clarity of formulation		RG2.1	0.854	0.920	0.794
		RG2.2	0.941		
		RG2.3	0.876		
Effectiveness implementation		RG3.1	0.796	0.881	0.652
		RG3.2	0.878		
		RG3.3	0.858		
		RG3.4	0.684		
Penalties for violations		RG4.1	0.869	0.908	0.768
		RG4.2	0.933		
	RG4.3	0.823			
Online Payment Channel	Convenience	S1.1	0.824	0.921	0.795
		S1.2	0.949		
		S1.3	0.898		
	Security	S2.1	0.853	0.905	0.760
		S2.2	0.942		
		S2.3	0.817		
	Feature	S3.1	0.859	0.918	0.789
		S3.2	0.932		
		S3.3	0.874		
	Speed	S4.1	0.898	0.938	0.835
		S4.2	0.946		
		S4.3	0.896		
The Role of Ulama and Figures	Influence	PU1.1	0.729	0.878	0.546
		PU1.2	0.791		
		PU1.3	0.799		
	Effectiveness	PU2.1	0.918	0.904	0.759
		PU2.2	0.917		
		PU2.3	0.769		
	Intensity	PU3.1	0.899	0.945	0.850
		PU3.2	0.946		
		PU3.3	0.921		
	Understanding of ZIS	PU4.1	0.901	0.917	0.787
		PU4.2	0.931		
		PU4.3	0.826		
Income	Compensation and rewards	PD1.1	0.840	0.912	0.775
		PD1.2	0.935		
		PD1.3	0.864		
	Income from	PD2.1	0.855	0.919	0.791
		PD2.2	0.931		

	business	PD2.3	0.881	0.925	0.804
	Transfer from Household	PD3.1	0.875		
		PD3.2	0.945		
		PD3.3	0.868		
	Other Income	PD4.1	0.932	0.960	0.889
		PD4.2	0.973		
PD4.3		0.923			
Motivation to Pay ZIS	Faith and piety	M1.1	0.843	0.922	0.798
		M1.2	0.936		
		M1.3	0.898		
	Cleansing of property and soul	M2.1	0.858	0.910	0.772
		M2.2	0.925		
		M2.3	0.852		
	Property ownership	M3.1	0.882	0.931	0.819
		M3.2	0.939		
		M3.3	0.892		
	Income equality	M4.1	0.890	0.845	0.651
		M4.2	0.873		
		M4.3	0.631		

Source: Processed data (SmartPLS)

Table 1 shows that the model satisfies the criteria for measuring the model (outer model), comprising: a) convergent validity value, represented by the factor loading number for each indicator above 0.4 and AVE exceeding 0.5, b) A composite reliability rating greater than 0.6 indicates a reliability test. c) A Fornell Larcker number greater than 0.7 characterizes the discriminant validity test.

Evaluation of the Structural Model (Inner Model)

Confirming model estimates and revealing the findings of estimated coefficients R^2 , effect size (f^2), and prediction relevance (Q^2 and q^2) are the goals of structural model evaluation. shows that the model makes accurate predictions. To determine the significance and impact of the results across variables and models, the bootstrapping procedure was used. Figure 3 displays the bootstrapping process's final SEM-PLS data.

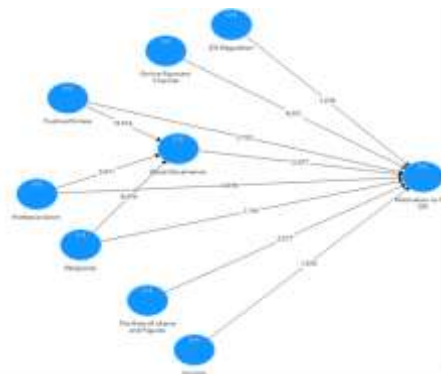


Figure 3. SEM-PLS Model-Bootstrapping Value

Table 2. Path Coefficient and Significance

	Path Coefficient	t Statistics	p Value	Level of Significance (α)	Description
Trustworthiness -> Good Governance	0.579	15.514	0.000	0.05	Positive and Significant
Trustworthiness -> Motivation to Pay ZIS	0.279	2.722	0.003	0.05	Positive and Significant
Professionalism -> Good Governance	0.199	5.611	0.000	0.05	Positive and Significant
Professionalism -> Motivation to Pay ZIS	0.198	4.679	0.000	0.05	Positive and Significant
Religiosity -> Good Governance	0.368	9.474	0.000	0.05	Positive and Significant
Religiosity -> Motivation to Pay ZIS	0.092	1.741	0.049	0.05	Positive and Significant
Good Governance-> Motivation to Pay ZIS	0.120	2.077	0.024	0.05	Positive and Significant
ZIS Regulation-> Motivation to Pay ZIS	0.094	1.218	0.114	0.05	Not Significant
Online Payment Channel-> Motivation to Pay ZIS	0.342	6.231	0.000	0.05	Positive and Significant
The Role Ulama and Figure-> Motivation to Pay ZIS	0.144	2.217	0.019	0.05	Positive and Significant
Income-> Motivation to Pay ZIS	0.080	1.010	0.158	0.05	Not Significant

Source: Processed data (SmartPLS)

The character of trustworthiness variable has a positive and substantial impact on good governance, according to Table 2 and the one-tail test at the 5% level of significance, or $\alpha = 0.05$. The findings of this study are consistent with those of studies by Mollering (2002), Ahmad (2017), Ladewi et al. (2014), and Linda and Suzana (2014). According to studies by Boahen and Mamatzakis & Bermpei (2016), Kim and Shirley (2016), Mahdavikhou & Khotanlou (2011), Mahdi and Mohsen (2011), Darwanis et al. (2016), Aifuwa et al. (2018), Schulte (2009), and Nofianti and Suseno (2014), the variables of professionalism and religiosity also have a significant impact on good governance. Motivation to

pay ZIS is significantly impacted by the following factors: effective administration, online payment channels, and the role of ulama and figures. The findings of studies by Hidayat (2020), Ramadhan (2022), Zulkifli (2018), Saat et al. (2017), Muliati & Rasyid (2019), and Neliwati et al. (2022) are consistent with this. The fact that income and ZIS regulation variables have no effect on the motivation to pay zakat indicates that the muzaki are more motivated by their religious beliefs and their faith in organizations that handle them professionally and uphold the values of good governance and trust than they are by ZIS regulations when it comes to paying their zakat, infaq, and alms to BAZNAS. Additionally, Muzaki's increased income does not always translate into a motivation to pay ZIS. This is consistent with studies by Hamidiyah (2004) and Kanji (2011).

Table 3 shows how Islamic amil traits, reliability, professionalism, and religiosity indirectly affect ZIS payment motive through the mediation of good governance.

Table 3. Indirect Effects and Significance

	Indirect Effect	t Value	p Value	Description	VAF
Trustworthiness -> Motivation to Pay ZIS	0.070	1.945	0.026	Significant	29%
Professionalism -> Motivation to Pay ZIS	0.024	1.904	0.029	Significant	21%
Religiosity -> Motivation to Pay ZIS	0.044	1.956	0.025	Significant	8%

Source: Processed data (SmartPLS)

Table 3 demonstrates how, through the mediation of excellent governance, the traits of amil Islam. In this example, reliability, professionalism, and religiosity-have an indirect impact on the desire to pay zakat of muzaki. With VAF (Variance Accounted For) values of 29%, 21%, and 8%, respectively, the factors of trustworthiness, professionalism, and religion on the motivation to pay ZIS are thus mediated by good governance. However, only 0.036 and 0.047 are shown for the indirect impacts of the variable's professionalism and religion, respectively. These findings indicate that while strong governance has a role in moderating the impact of amil religiosity and professionalism, that contribution is not very great.

Size of Effect

Each exogenous variable's Effect Size (f^2) in relation to the endogenous variables is displayed in Table 4.

Table 4. Effect Size Values

	Good Governance	Motivation of Pay ZIS
	f^2	f^2
Trustworthiness	0.430	0.251
Professionalism	0.260	0.198
Religiosity	0.370	0.092
Good Governance	-	0.288

ZIS Regulation	-	0.005
Online Payment Channel	-	0.186
The Role Ulama and Figure	-	0.470
Income	-	0.021

Source: Processed data (SmartPLS)

According to Table 4, professionalism has a moderate influence of 0.260 on the endogenous variable good governance, whereas religion and trustworthiness have a substantial influence with f^2 values of 0.430 and 0.370. With f^2 values of 0.288 and 0.186, the good governance and online payment channel variables have a modest impact on the endogenous variable incentive to pay ZIS, whilst the role of Ulama and Figure variables have a large impact ($f^2 = 0.470$).

Goodness of Fit

The R-squares (R^2) value and the corresponding predicted value Q^2 , which are shown in table 5, can be used to assess the model's quality of fit:

Table 5. Goodness of Fit

Endogenous Variable	R^2	Q^2
Good Governance	0.860	0.738
Motivation to Pay ZIS	0.718	0.507

Source: Processed data (SmartPLS)

The R^2 and Q^2 values, which indicate how good the model is, are displayed in Table 5. With the exogenous variables of professionalism, religion, and trustworthiness, the good governance model yields an R^2 value of 0.860, falling into the strong category. This indicates that 86% of the variety can be accounted for by the three exogenous variables. An R^2 value of 0.718, including the substantial or strong category, indicates that 71% of the endogenous variable can be explained by the exogenous variable. Similarly, the endogenous model of motivation to pay ZIS, which includes trustworthiness, religiosity, professionalism, good governance, ZIS regulation, online payment channel, the role of ulama and figure, and income as an exogenous variable, makes up this model. The two endogenous factors, incentive to pay ZIS variables and excellent governance, both exhibit predictive relevance, as shown by Q^2 values greater than 0 ($Q^2 > 0$), specifically 0.738 and 0.507.

CONCLUSIONS AND RECOMMENDATIONS

Good governance as an intervening variable and the dependent variable, incentive to pay ZIS, are positively and significantly impacted by the Islamic features of Amil, specifically the variables of professionalism, religion, and trustworthiness. The findings of this study demonstrate that the factors of the involvement of ulama and figures, online payment methods, and excellent governance all significantly impact the desire to pay zakat, infaq, and alms. The incentive to pay ZIS, however, is unaffected by the factors of ZIS regulation and income. The constraints of Islamic traits like tabligh, istikomah, wara', and qona'ah that are employed as exogenous variables that are pertinent to good

governance and the desire to pay ZIS. The region and quantity of participants utilized as research subjects represent the second constraint. It is advised that future studies broaden the geographic scope and sample size of respondents employed as research objects, as well as include additional Islamic traits that are thought to be pertinent exogenous variables.

FURTHER STUDY

This research still has limitations so further research is still needed on this topic.

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