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The Moderating Role of BAZNAS Policy in the Relationship Between Service Quality, Attitude Toward Wealth, and the Intention to Pay Zakat in Indonesia

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Abstract: Zakat represents a cornerstone of Islamic socio-economic justice, functioning both as a religious obligation and a public instrument for redistributing wealth. Despite Indonesia's status as the world's most populous Muslim-majority nation, the country faces a persistent gap between its zakat potential and actual zakat collection. This paper investigates the determinants of zakat intention, specifically service quality and attitude toward wealth, while introducing BAZNAS policy as a moderating variable. The study is grounded in the Theory of Planned Behavior (TPB) and public policy argumentation theory, and uses a quantitative approach involving 800 muzakki respondents. SmartPLS 4 was used to analyze relationships among constructs and test moderation effects. The results show that both service quality and attitude toward wealth have significant positive effects on the intention to pay zakat. More importantly, the presence of strong BAZNAS policy moderates and strengthens these effects. The implication is that internal motivations do not solely drive religious behavior but are also shaped by institutional environments. This paper makes theoretical contributions by extending TPB with an institutional moderation dimension and practical contributions by offering a framework for refining zakat policy. The study highlights the need for policymakers to enhance service standards and design zakat policies that build public trust and engagement.

Keywords: *BAZNAS policy, zakat intention, service quality, wealth, public policy*

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INTRODUCTION

Zakat is not only an act of individual piety in Islam but also a powerful tool for socio-economic redistribution and poverty alleviation. In contemporary Islamic societies, particularly in Muslim-majority countries like Indonesia, zakat is embedded within the framework of both religious obligation and national development strategy. Theoretically, zakat can reduce economic inequality, promote social solidarity, and support public welfare infrastructure. However, despite its spiritual and social significance, Indonesia continues to face a profound gap between zakat potential and actualization (Karmila, 2025).

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According to the National Zakat Agency (BAZNAS), potential zakat collection in Indonesia was estimated at IDR 327.6 trillion in 2024. However, the actual collection figures remain far below this projection, signaling an underperformance of zakat institutions and systemic inefficiencies. This discrepancy raises important questions about what truly drives individuals to fulfill their zakat obligations through formal institutions. While previous studies have highlighted the roles of religiosity, income, and knowledge, there is a need to examine how institutional factors, such as policy frameworks and service quality, interact with individual attitudes to shape zakat behavior (Semaun, 2025).

This study is rooted in two prominent behavioral theories: the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB). According to these models, individual intention is influenced by attitudes, subjective norms, and perceived behavioral control. In the context of zakat, attitude toward wealth, whether it is viewed as a private entitlement or a trust from God, plays a central role. Likewise, perceived service quality of zakat institutions influences trust and compliance levels. However, these psychological constructs alone may not fully explain zakat behavior in the real world. The role of public policy as a moderator, enabling or inhibiting these factors, has been understudied (Fathurrahman, 2025).

This paper aims to fill this theoretical and empirical gap by introducing BAZNAS policy as a moderating variable that affects the relationship between service quality, attitude toward wealth, and zakat intention. BAZNAS is the official state institution responsible for zakat management in Indonesia, and its policies shape how zakat is collected, distributed, and reported. By including policy as a structural moderator, this study offers a more holistic view of zakat intention, integrating personal, institutional, and systemic dimensions (Fatony & Mujib, 2024).

The novelty of this study lies in its integrative framework that combines behavioral and policy perspectives. It hypothesizes that even if a muzakki holds a positive attitude toward wealth and perceives high service quality, their intention to pay zakat through BAZNAS may still depend on the credibility and effectiveness of the policies. This hypothesis is tested through a quantitative analysis using SmartPLS 4, a robust tool for modeling latent constructs and interaction effects. Data were collected from 800 muzakki in Indonesia with monthly incomes above IDR 20 million, providing a focused insight into high-contributing zakat segments (Nurrahman et al., n.d.).

The significance of this research extends beyond academic theory. In practical terms, the findings can guide zakat institutions, policymakers, and Islamic scholars in designing strategies to increase zakat compliance and formalization. In particular, it sheds light on how institutional trust shaped by policy design and service delivery can bridge the gap between religious intention and actual behavior (Fauziyah et al., 2025).

The paper is structured as follows. Section 2 presents a comprehensive literature review on public policy, Islamic finance, and behavioral theories relevant to zakat. Section 3 outlines the research methodology, including instrument development and statistical techniques. Section 4 provides detailed findings from the SmartPLS analysis, while Section 5 interprets these results in light of existing theories and contextual realities. Section 6 concludes and offers policy recommendations, followed by references. In sum, this study contributes to the growing body of literature on Islamic public policy, behavioral economics, and zakat governance. By positioning BAZNAS policy as a key moderating variable, it opens new pathways for understanding and improving zakat systems in Indonesia and beyond.

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RESEARCH METHODS

Research Design

This study employs a quantitative, explanatory research design to examine the relationships between service quality, attitude toward wealth, and zakat intention, with BAZNAS policy serving as a moderating variable. The rationale for using a quantitative approach lies in the need to test hypotheses and examine structural relationships among latent variables using statistically validated instruments. An explanatory design is chosen because the objective of the study is not merely to describe phenomena but to uncover causal and moderating effects among theoretical constructs grounded in behavioral and policy frameworks (Wahyu Utami & Khotimah, 2025a).

This study adopts the deductive reasoning approach, starting from well-established theories, namely, the Theory of Planned Behavior (TPB) and public policy frameworks, and moving toward empirical testing through primary data collection and structural equation modeling (SEM). The framework is designed to capture both personal psychological factors and external institutional influences on zakat intention (Wahyu Utami & Khotimah, 2025b).

Population and Sampling

The study population consists of muzakki (zakat payers) residing in Indonesia, particularly those with a monthly income of IDR 20 million or more. The rationale for targeting this population segment is grounded in the hypothesis that high-income muzakki represent a significant proportion of potential zakat contributors, yet may not always channel their zakat through formal institutions such as BAZNAS. Understanding this segment's behavioral intentions is therefore essential for improving zakat governance and public finance planning (Pratama, 2023).

A stratified random sampling technique was employed to ensure representation across various urban provinces, including DKI Jakarta, West Java, East Java, and South Sulawesi. Stratification was based on demographic variables, including province, income bracket, and age group. Respondents were selected from the BAZNAS muzakki registry database, cross-referenced with local LAZ (Lembaga Amil Zakat) networks and mosque-based zakat forums (Asman, 2024).

The final sample consisted of 800 valid responses, which satisfies the minimum requirement for SEM-PLS analysis, according to Hair et al. (2021), who recommend a minimum of 10 times the maximum number of structural paths directed at any latent construct in the model (Mansur et al., 2025).

Research Variables and Operational Definitions

This study involves four primary latent constructs:

a. Service Quality (SQ). Independent Variable: Defined as the perceived effectiveness, responsiveness, empathy, and reliability of services provided by BAZNAS. Adapted from the SERVQUAL model by Parasuraman et al. (1988) and refined based on prior zakat studies.
b. Attitude Toward Wealth (AW). Independent Variable: Refers to the muzakki's belief system and evaluation of wealth as a trust and tool for achieving spiritual and social well-being. Based on the conceptualizations by Fishbein & Ajzen (2010) and Al-Qardawi (1999), operationalized through religious and ethical lenses.
c. Zakat Intention (ZI). Dependent Variable: Defined as the muzakki's conscious plan or determination to pay zakat, particularly through formal institutions

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such as BAZNAS. Indicators include future commitment, regularity of payment, and preference for institutional giving.

d. BAZNAS Policy (BP). Moderating Variable: Represents the muzakki's perception of the clarity, fairness, enforcement, and accessibility of BAZNAS policies. Derived from institutional trust, public policy perception, and regulatory environment constructs.

Each construct was measured using multiple indicators on a 5-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (5). These indicators were adapted from validated instruments in prior literature and contextualized for zakat behavior in Indonesia (Febriani et al., 2024).

Data Collection Procedure

Data were collected over a period of three months, using a combination of online surveys (Google Forms) and offline distribution through BAZNAS provincial branches. The online method was preferred for logistical efficiency, while offline distribution helped reach muzakki who were not active on digital networks. To improve response rates and reliability, enumerators were trained to uphold ethical standards, explain the study objectives, and maintain respondent anonymity. Informed consent was obtained from all participants (Prasetyoningrum, 2023).

After data cleaning and verification, 800 usable responses were retained for analysis. Missing data were minimal (<2%) and addressed using mean substitution. Outlier detection was performed using Mahalanobis distance, and no extreme multivariate outliers were found (Mustamin et al., 2025).

Data Analysis Technique

The study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4, which is suitable for predictive and exploratory research involving latent constructs. The choice of PLS-SEM is justified by the following:

a. The model includes interaction/moderation effects (e.g., BAZNAS Policy as moderator).
b. The study involves both formative and reflective constructs.
c. Data distribution is non-normal, as confirmed by Kolmogorov–Smirnov tests.

Overview of Data Analysis

Following data collection and preliminary data cleaning, structural equation modeling using the Partial Least Squares (PLS-SEM) technique was conducted via SmartPLS 4. The model assessment followed a two-stage process: (1) evaluating the measurement model for reliability and validity, and (2) assessing the structural model for path significance, explanatory power, and moderation effects. All analysis steps adhered to the standards outlined by Hair et al. (2021) and aligned with the study's objectives (Safitri et al., 2024).

Measurement Model Assessment

Tabel 1. SRMR Fit Model

	Saturated	Model estimates
SRMR	0,103	0,103
d_ULS	2,000	2,020
d_G	2,011	1,999
Chi-square	6547,767	6562,508
NFI	0,712	0,711

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The results show that the Standardized Root Mean Square Residual (SRMR) of 0.103 indicates a slight deviation between the proposed model and the actual data, which remains above the ideal threshold (below 0.08). In addition, the d_ULS (2.000) and d_G (2.011) values show the distance between the observed and estimated covariances, with d_ULS slightly higher than d_G by 0.011 (1.1%), indicating a 1.1% mismatch at a fit level of 98.9%, which is very good (Ardhana & Fajriah, 2024).

The chi-square for the saturated model was recorded at 6547.767, while for the estimated model, it was 6562.508, indicating that the proposed model is not far from fully fitting the data. The Normed Fit Index (NFI) values of 0.712 for the saturated model and 0.711 for the estimated model indicate that, although the fit is good, the ideal NFI value is <0.90. This means that the SRMR and NFI values indicate that the model has a fairly good fit; the high chi-square indicates a 98.9% fit with 1.1% mismatch that needs to be considered, and alternative modeling techniques that may be more appropriate to the data characteristics should be considered (Ruhana, 2019).

RESULTS AND DISCUSSION

Results of Inter-Variable Reliability Testing

Table 2. Outer Model BAZNAS, BAZNAS, and AW

Outer Model	*Cronbach's alpha*	Reliability Composite (rho_a)	Reliability Composite (rho_c)	Average Variance Extracted (AVE)
Zakat Intention (ZI)	0,701	0,752	0,833	0,628
BAZNAS Policy (BP)	0,964	0,964	0,970	0,824
Service Quality (SQ)	0,955	0,961	0,966	0,849
Attitude Toward Wealth (AW)	0,861	0,878	0,905	0,706

Moderation Analysis

Moderation was assessed using the product indicator approach, suitable for reflective constructs in PLS-SEM. Both interaction terms (SQ × BP and AW × BP) had significant positive coefficients, confirming the hypothesized moderation effects.

a. The positive moderation of BAZNAS Policy on Service Quality → Zakat Intention suggests that when BAZNAS policies are perceived as strong and fair, the influence of service quality on zakat intention increases.
b. Similarly, the positive moderation on Attitude Toward Wealth → Zakat Intention indicates that favorable policies enhance the effect of a positive wealth attitude on compliance (Qanita, 2024).

Summary of Empirical Findings

The empirical results confirm the proposed conceptual model:

a. Both service quality and attitude toward wealth significantly predict the intention to pay zakat.
b. BAZNAS policy strengthens these effects, confirming its role as a behavioral catalyst.
c. The model's combined explanatory and predictive capacity is substantial, underscoring the value of integrating behavioral theory with institutional analysis.

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These findings validate the theoretical assumptions derived from TPB and public policy theory, suggesting that an interplay of internal beliefs and external structures shapes intention in religious economic behavior (Aini & Humaidi, 2024).

Interpretation of Findings

The empirical findings of this study affirm the proposed conceptual model derived from the Theory of Planned Behavior (TPB) and public policy frameworks. Specifically, both service quality and attitude toward wealth have a significant, positive influence on zakat intention, while the BAZNAS policy serves as a meaningful moderating variable, strengthening these relationships. The confirmation of these relationships is not only statistically significant but also theoretically grounded. In line with TPB, the intention to perform a behavior in this case, paying zakat formally through BAZNAS, is shaped by the individual's positive evaluation of the behavior (attitude) and the perceived enabling conditions (e.g., service quality and policy support) (Nadya et al., 2023).

The findings also validate the hypothesis that institutional policy plays a pivotal role in enhancing behavioral intentions, particularly when religious obligations are institutionalized within public frameworks. The presence of strong and credible policies reinforces muzakki's trust in the system, encourages formal compliance, and helps transition zakat from an informal, personal act to a structured, socially impactful practice (Syauqi et al., 2022).

Theoretical Integration: TPB, Policy Argumentation, and Islamic Finance

The results of this study reinforce the utility of the Theory of Planned Behavior (TPB) in the context of Islamic philanthropy. Traditionally applied in domains such as health behavior, consumer choice, and environmental action, TPB is highly adaptable to religious-economic behavior, especially when enriched by contextual variables such as public policy (Nur Bayinah, 2017).

This study contributes to TPB in three important ways:

a. Extension of TPB to Religious Public Finance Behavior: While TPB has been widely used in Islamic banking studies, its application to zakat, a religious yet public financial instrument, remains limited. This study shows that zakat intention, like any other voluntary action, is subject to individual evaluation and contextual enablers.
b. Moderation through Institutional Policy: Including BAZNAS policy as a moderator demonstrates that behavioral theories should not be confined to internal, psychological constructs. By integrating external, institutional variables, this study bridges the gap between micro-level behavior and macro-level policy design.
c. Compatibility with Argumentative Policy Frameworks: Dunn's (2016) policy argumentation model conceptualizes policy as a persuasive structure grounded in logic, ethics, and evidence. When applied to zakat policy, this framework helps explain why clear, fair, and enforced policies increase perceived behavioral control and, consequently, behavioral intention.

Moreover, the findings resonate with Islamic public finance theory, particularly the emphasis on institutionalization. Scholars such as Al-Qardawi (1999) and Nienhaus (2006) argue that zakat can only fulfill its redistributive function when managed within transparent, accountable, and well-regulated systems. This study empirically supports that claim by showing that positive policy perception strengthens zakat intention (Nurfitriani, 2024).

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Practical Implications for Zakat Management

The practical significance of this study lies in its contribution to zakat management reform, especially in institutional and communication aspects.

a. Strengthening Service Delivery. The strong influence of service quality on zakat intention suggests that zakat institutions must prioritize user experience. Respondents valued responsive communication, empathetic interactions, and clear information, all of which align with the public's expectations of accountability from financial institutions. Regular training, standardized service protocols, and performance audits should be institutionalized across BAZNAS branches.
b. Policy Communication and Trust Building. Policy perception emerged as a significant moderator. This indicates that policies alone are not sufficient; their communication and implementation are equally critical. BAZNAS must not only issue regulations but also ensure that muzakki understand them. This can be achieved through strategic use of digital platforms, social media outreach, mosque-based campaigns, and partnerships with religious leaders.
c. Targeted Messaging Based on Attitudes Toward Wealth. The effect of attitude toward wealth suggests that individuals who see wealth as a trust from Allah are more inclined to pay zakat formally. This presents an opportunity for value-based messaging that reinforces religious narratives about wealth responsibility, purification, and reward. Religious scholars and preachers (ustadz) can play a role in delivering these messages through Friday sermons, media, and community engagement.
d. Reducing Informal Giving. A key concern in Indonesia is the prevalence of informal zakat giving. While commendable, this bypasses institutional mechanisms and reduces the efficiency of zakat distribution. By enhancing service quality and policy credibility, BAZNAS can attract muzakki away from informal channels and into formal systems, thus improving data tracking, accountability, and impact (Mu'is et al., 2025).

Cross-Provincial Implications

Since this study involved respondents across multiple provinces, the findings can inform regional harmonization of zakat policy. BAZNAS at the central level must ensure that provincial and local branches maintain consistent standards in policy enforcement and service quality. Disparities in institutional performance can erode trust and contribute to fragmented zakat behavior (Evriyenni et al., 2025).

A potential solution is to create a national service quality framework backed by a central monitoring system. Provinces with higher compliance rates and positive policy perception can serve as benchmarks for others. This also enables data-driven decision-making and resource allocation (Hamid et al., 2024).

Comparative Perspectives and Global Relevance

While this study is focused on Indonesia, its findings offer broader insights for Muslim-majority countries grappling with zakat institutionalization. Countries like Malaysia, Pakistan, and Jordan have adopted diverse zakat systems with varying degrees of centralization and policy strength. The role of policy as a moderating variable is likely to be relevant across these contexts, though its design and implementation may differ (Sari, 2024).

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In Malaysia, for example, zakat is administered at the state level and is closely integrated with Islamic councils. In contrast, Pakistan relies more on federal mechanisms. Comparative studies could explore whether the moderating effect of policy is contingent on governance structure, legal framework, or cultural attitudes toward state involvement in religion. This opens avenues for cross-national modeling of zakat behavior, in which cultural, legal, and institutional variables are systematically compared to identify best practices in zakat policy design (Septania et al., 2025).

Contribution to Behavioral Public Policy

Beyond the domain of zakat, this study contributes to the growing field of behavioral public policy, which seeks to incorporate psychological and behavioral insights into policy design and implementation. While most applications of behavioral policy focus on taxation, health, or education, this research demonstrates its relevance in the religious and philanthropic sectors.

Key contributions include:

a. Introducing moderated structural modeling to capture how policy perception shapes behavioral outcomes.
b. Validating the use of TPB in conjunction with institutional variables to model compliance behavior in faith-based contexts.
c. Highlighting the importance of trust, perceived control, and normative belief structures in public service design.

These contributions are particularly relevant as governments and institutions explore ways to nudge behavior ethically and effectively, especially in sectors that blend moral values with financial behavior.

Table 2. Measurement Items and Construct Indicators.

Construct	Indicators	Source
Service Quality (SQ)	SQ1: BAZNAS responds promptly to inquiries. SQ2: Officers show empathy. SQ3: Services are reliable and accurate. SQ4: Communication is clear.	Parasuraman et al. (1988). Yusrizal (2025)
Attitude Toward Wealth (AW)	AW1: Wealth is a trust from Allah. AW2: I feel morally responsible for giving zakat. AW3: Wealth should be shared.	Fishbein & Ajzen (2010); Yusrizal (2025)
Zakat Intention (ZI)	ZI1: I intend to pay zakat regularly. ZI2: I prefer formal institutions. ZI3: I plan to increase my zakat.	Harumdani (2023); Yusrizal (2025)
BAZNAS Policy (BP)	BP1: Policies are transparent. BP2: Policies are enforced fairly. BP3: I understand BAZNAS regulations. BP4: Policy information is easily accessible.	BAZNAS (2023); Yusrizal (2025)

This table is essential to demonstrate construct clarity and item derivation. It also helps reviewers and practitioners understand how abstract concepts are translated into empirical measures.

Conceptual Model of the Study

The conceptual model diagram (see placeholder below) provides a visual synthesis of the theoretical framework, depicting independent variables (SQ, AW), the dependent

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variable (ZI), and the moderator (BP). Arrows indicate hypothesized causal and interaction paths.

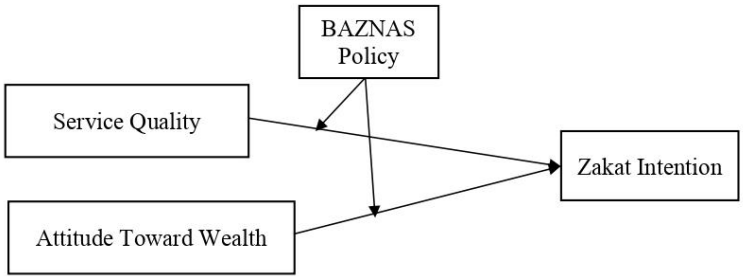

Figure 1. Zakat Policy Concept Structure
Source: Document 2025

CONCLUSION AND RECOMMENDATIONS

This study set out to investigate the role of BAZNAS policy in moderating the relationship between service quality, attitude toward wealth, and zakat intention among muzakki in Indonesia. Anchored in the Theory of Planned Behavior (TPB) and public policy argumentation frameworks, the research tested a structural equation model using data from 800 high-income urban muzakki. The analysis confirmed that both service quality and attitude toward wealth are strong predictors of zakat intention, and that BAZNAS policy significantly strengthens these effects. The findings have important implications for both theory and practice. Theoretically, the study extends TPB by introducing institutional policy as a moderator, enriching the understanding of how religious-economic behavior is shaped not only by personal beliefs and attitudes but also by the institutional environment. This extension is especially relevant in Islamic public finance, where moral obligations intersect with organizational structures and governance. Practically, the results offer actionable insights for BAZNAS and similar institutions. Enhancing service quality and promoting positive wealth attitudes can significantly improve zakat intention. However, these efforts will only be fully effective when embedded in a clear, credible, and communicative policy environment. BAZNAS policy is not merely a backdrop; it is an active facilitator of behavioral compliance. This research supports the idea that institutional trust, driven by service experience and policy perception, is essential for strengthening the formalization of zakat. In a country where informal zakat giving is still common, building robust institutions with transparent policies can help channel charitable funds more effectively and equitably (Hakim & Hakim, 2022).

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