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Determinans of Income Zakat Expenditure Compliance among Educators in Mataram City, West Nusa Tenggara

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ABSTRACT: The study aims to analyze the influence of social piety variables, zakat literacy, Islamic egalitarianism, moral norms, and understanding of zakat compliance among Mataram City educators with intention variables as mediating variables. The type of research is explanatory which collects data through questionnaires with Structural Equation Modeling - Partial Least Square (SEM-PLS) analysis techniques. The population in this study were educators of Civil Servants (PNS) and Government Employees with Work Agreements (PPPK) working in Mataram City with a sample of 150 respondents. The results showed that social piety and moral norms have a positive and significant effect on zakat compliance among educators in Mataram City. Zakat literacy, and Islamic egalitarianism have a positive but insignificant effect on zakat compliance, while understanding has no positive and significant effect on zakat compliance. Furthermore, the intention variable can mediate the variables of zakat literacy, Islamic egalitarianism, and moral norms on zakat compliance, but the intention variable cannot mediate the social piety variable on zakat compliance. Then intention has a positive and significant effect on zakat compliance. Based on this, intention is an important mediating factor in increasing zakat compliance, especially in the relationship between literacy variables, egalitarianism values and moral norms. Therefore, the strategy to increase zakat compliance among educators needs to consider these aspects.

KEYWORDS: Zakat Compliance, Social Piety, Zakat Literacy, Islamic Egalitarianism, Moral Norms, Understanding, *Intention.*

I. INTRODUCTION

Muslims have a lot of potential that has not been explored and has not been optimally utilized to overcome the problem of religious understanding that has not been straight, the problem of poverty that is still wrapped around most of the people, and the problem of ignorance. The potential is to optimize zakat, infaq, sadaqah, and waqf (ZISWAF) which are evenly distributed in Muslim-majority countries such as Indonesia (Irwan et al., 2016). One of them is zakat, because sociologically the implementation of zakat aims to equalize the welfare between the rich and the poor fairly and tries to turn mustahiq (zakat recipients) into muzakki (zakat payers) (Irwan, 2011). Zakat that has high potential but has not been optimized is professional zakat, especially among educators. Educators, such as teachers and lecturers who have a strategic role in shaping the social and religious behavior of the community. They are not only required to provide academic education, but also to be role models in compliance with Islamic law, including the payment of professional zakat.

Mataram City has a strategic location so that it is part of various activities such as the center of government, education, trade, services and tourism. Mataram City is the capital city of West Nusa Tenggara Province with 375,250 Muslim residents (BPS, 2024). In addition, Mataram City has the potential for zakat income or income of IDR 125 billion.

Based on the research results, the total number of Educators or Teachers of Civil Servants (PNS) and Government Employees with Work Agreements (PPPK) serving in Mataram City under the Ministry of Education or the Mataram City Education Office is 4,596 teachers. While the number of Muslim Educators or Teachers of Civil Servants (PNS) and Government Employees with Work Agreements (PPPK) is 2,181 from the level of Kindergarten, Elementary, and Junior High School Teachers (BAZNAS Kota Mataram, 2025). Muslim educators or teachers who have issued ZIS based on data from the Education Office (2025) and BAZNAS Mataram City (2025) are 2,109 of which 1,074 from Civil Servants (PNS) and 426 from Government Employees with Work Agreements (PPPK), the remaining 609 from additional employee income and usually changes and increases.

Then the amount of zakat income from educators also continues to increase every month in 2024. Then the amount of zakat income from educators also continues to increase every month in 2024.Judging from the data on the amount of income in January 2024 from the Office of Education and Schools (Dinas Pendidikan and Baznas Kota Mataram, 2025) where the amount of income from Civil Servants (PNS) and Government Employees with Work Agreements (PPPK) amounted to Rp105,021,892 and continued to increase until income from Civil Servants (PNS) and Government Employees with Work Agreements (PPPK) amounted to Rp 206,933,829 in December 2024. Zakat payments are made by educators who have received and agreed to deduct 2.5% of their monthly salary by UPZ (Education Office) through a Decree and Circular Letter issued by the Mayor or local government (Baznas Kota Mataram, 2025).

Previous research has underlined the importance of individual intention in driving zakat compliance behavior (Bonang et al, 2023). Research conducted by Othman (2017) also shows that zakat behavior intention has a significant effect on increasing compliance behavior. Given the large potential of zakat income from educators. This research is expected to make a practical contribution to zakat institutions in Mataram City in increasing the collection of zakat income among educators. So it is necessary to analyze more deeply related to the factors that influence zakat spending compliance among educators, especially in Mataram City.

II. LITERATURE RIVIEW

A. Zakat in Islam

The word zakat can be interpreted as altathhir: purify, al-nama': develop, al-barakah: blessing, and katsrat al-khair: a lot of goodness. The use of the word zakd, which is the original form of zakat, when applied to a person, zakat al-rajul means that the person has a lot of goodness. And if it is intended for zakat al-syajarah plants, it means that the plants grow well (Fasiha, 2017). Meanwhile, income zakat or professional zakat in Arabic is called zakat kasb al amal wa al-mihan alhurrah or zakat on work income and free profession (Hadi, 2010). Zakat on income or professional zakat is a religious levy on personal income obtained from sources or activities that involve labor which includes professional fees, work fees, salaries, wages, bonuses, grants, gifts, dividend income and the like (Bonang et al, 2023).

B. Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a theory that predicts the performance of a behavior determined by intention, while intention is determined by attitude, subjective norms and perceived behavioral control (Ajzen, 1991). Attitude is a person's overall evaluation of behavior (Francis et al, 2004). Subjective norms are the perceptions (views) of a person or group towards the beliefs of others (Ajzen, 1991). Perceived behavioral control according to Ajzen (1991) is the perception of the ease or difficulty of performing behavior.

C. Social Piety

Piety comes from the word pious which means obedient and earnest in performing acts of worship, holy, and faithful (Irwan, 2011; 150). So that piety is defined by compliance in worship. According to Ali (2009) in Irwan (2011) that piety is the ability to match the practice of life with the laws of God that work in this world which is done with the voice of conscience that always voices the right thing to do. While the word social comes from the word “society” which means society. Social is illustrated by things related to community life (plural meaning) in many humans. Thus social piety is a kindness within the framework of social life in various forms of good deeds.

D. Zakat Literacy

Literacy is a person's ability to process and understand information in the process of reading and writing. Literacy according to Wray et al (2004) is a person's capability in using reading skills to understand the meaning of a word. Zakat literacy is a form of ability to gain knowledge such as reading, writing, calculating and understanding information about zakat so as to increase awareness to pay zakat (Baznas, 2019).

E. Islamic Egalitarianism

Islamic egalitarianism is a fundamental concept of equality in Islamic teachings, where all humans are considered equal before Allah SWT, regardless of race, color, social status, or wealth. slam teaches that all human beings are brothers and sisters. The concept of Islamic Egalitarianism encourages the realization that every individual, both the rich and the poor, has the same right to live a decent life while encouraging equitable distribution of resources (Nathan, 1983).

F. Moral Norms

Etymologically or linguistically, morals come from the Latin mos or mores meaning customs (Bulutoding, 2018). The term moral is more often used to denote codes, behaviors, customs, or habits of individuals or groups, such as principles and rules (Adriansyah, 2012). Moral norms are a set of rules or values that are considered good and right in a society, which guide individual behavior (Kamri et al, 2014).

G. Understanding

Understanding can be defined as a person who has attention and opinion about something and understands correctly with his attention and opinion, which begins with the process of action and how to understand. A person's understanding of an object must be based on his knowledge, because with knowledge a person can read, think, analyze as well as understand what he is studying (Irwan, 2011). The command of zakat as an obligation must be understood by muzakki in totality and not partial. Zakat is not only understood as zakat fitrah, but it must also be understood that there are other types of zakat, both conventional ones such as maal zakat (gold, silver, agriculture, livestock and trade), as well as contemporary zakat such as professional zakat and others (Irwan, 2011; 60).

H. Intention in Islam

Intention is the conscious deliberate heart of what is intended to be done. Intention according to sharia is the determination of the heart to carry out something accompanied by action or behavior (Al-Ghazali, 2017). f you intend to do it and don't do it right away, it is called Azzam (determination). According to Yusuf Al Qhardawi (2005), intention in Islam is the foundation of sincerity in doing a deed only for Allah. Intention is the motivation of a person's desire to realize the goals he will achieve and a barometer to straighten one's deeds (Irwan, 2011). This means that deeds must be preceded by intention, there is no action without intention or an action is not valid without being preceded by intention (Bulutoding, 2018).

III. RESEARCH METHODS

This research uses quantitative methods with the type of explanatory research that collects data through questionnaires (Sugiyono, 2024). The population in this study are educators of Civil Servants (PNS) and Government Employees with Work Agreements (PPPK) who work in Mataram City under the Mataram City Regional Apparatus Organization, namely the Education Office, totaling around 2,181 educators spread across six sub-districts (Baznas Kota Mataram, 2024). Samples were taken using the Nonprobability Sampling method, specifically using the Quota Sampling technique. According to Sugiyono (2024), Quota Sampling is a technique for determining samples from a population that has certain characteristics until it reaches the desired number (quota). In this study, a sample quota of 150 educators was determined. Junior high school educators or teachers who have issued zakat to BAZNAS Mataram City are 23 out of a total of 24 junior high schools for the Mataram City Regional Apparatus Organization, namely the Education Office. From six (6) sub-districts in Mataram City, a sample of two (2) junior high schools was taken from each sub-district with an allocation of between 20 and 30 educators from the two (2) schools in each sub-district.

This research was conducted in Mataram City which included 13 institutions or junior high schools in Mataram City. Then it involves several agencies such as BAZNAS Mataram City, BAZNAS NTB, and the Education Office. The research time is about 5 months, and data collection for this research began in November 2024. The data collection technique is done by giving a set of questions or written statements to respondents to be answered either directly. For data analysis, this study used Partial Least Square 4.0 (PLS 4.0) software with a Structural Equation Model (SEM) approach.

IV. RESULTS AND DISCUSSION

A. Measurement Model (Outer Model)

1) *AVE (Average Variance Extracted) Test*

Convergent validity can also be determined based on the AVE (average variance extracted) value where the predictor is declared valid if the AVE value is> 0.5 (Hardisman, 2020).

Table 1: AVE (*Average Variance Extracted*) *Test*

	AVE	Criteria	Description
Social Piety (X1)	0.657	> 0.5	Valid
Zakat Literacy (X2)	0.575	> 0.5	Valid
Islamic Egalitarianism (X3)	0.647	> 0.5	Valid
Moral Norms (X4)	0.796	> 0.5	Valid
Understanding (X5)	0.622	> 0.5	Valid
Zakat Compliance (Y)	0.664	> 0.5	Valid
Intention (Z)	0.619	> 0.5	Valid

Source: Smart PLS 4 Output Results

Based on the table above the AVE (Average Variance Extracted) value, the AVE value for the variables of social piety (X1), zakat literacy (X2), Islamic egalitarianism (X3), moral norms (X4) and understanding (X5), zakat compliance (Y) and intention (Z) have met the convergent validity criteria of the AVE value ≥ 0.5 so that all variables can be declared convergently valid.

2) *Discriminant Validity* (Fornell-Larcker Criterion)

The Fornell-Larcker criterion can be used to confirm the value of discriminant validity. The indicator used is the root value of AVE. The standard is that the value of each latent variable must also be higher than the value of other variables.

Table 2: *Discriminant Validity* (Fornell-Larcker Criterion)

	X3	Y	X1	X2	Z	X4	X5
Islamic Egalitarianism (X3)	0.804						
Zakat Compliance (Y)	0.699	0.815					
Social Piety (X1)	0.614	0.748	0.811				
Zakat Literacy (X2)	0.555	0.704	0.656	0.759			
Intention (Z)	0.741	0.844	0.662	0.710	0.787		
Moral Norms (X4)	0.679	0.801	0.742	0.585	0.739	0.892	
Understanding (X5)	0.507	0.523	0.471	0.595	0.559	0.508	0.788

Source: Smart PLS 4 Output Results

Based on the data in table 2 above, it shows that discriminant validity based on the Fornell-Lacker criteria, the AVE root value of each construct is greater than the correlation value between one construct and another or the value of each latent variable must be higher than the value of other variables, so it is declared good.

3) Reliabilitas Test

Reliability is determined based on the Cronbach's alpha and Composite reliability values. Predictors are declared reliable if the Cronbach's alpha or Composite reliability value is> 0.7 for confirmatory research, and it is also acceptable if the value is> 0.6 for explanatory research (Hardisman, 2020).

Table 3: Reliability Based on Cronbach's Alpha

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Description
Islamic Egalitarianism (X3)	0.889	0.908	0.916	Reliabel
Zakat Compliance (Y)	0.936	0.938	0.947	Reliabel
Social Piety (X1)	0.913	0.921	0.930	Reliabel
Zakat Literacy (X2)	0.851	0.875	0.889	Reliabel
Intention (Z)	0.876	0.880	0.907	Reliabel
Moral Norms (X4)	0.948	0.951	0.959	Reliabel
Understanding (X5)	0.850	0.860	0.891	Reliabel

Source: Smart PLS 4 Output Results

Based on table 3 above shows that the value of Cronbach's Alpha and Composite reliability of social piety variables (X1), zakat literacy (X2), Islamic egalitarianism (X3), moral norms (X4) and understanding (X5), zakat compliance (Y) and intention (Z) are above or > 0.7. So that based on the Cronbach's Alpha and Composite reliability values, all variables in this study are reliable.

B. **Structural Evaluation *(Inner Model*)**

1) Based on the *R-Squere* Value

The R-Squere value is obtained along with the validity and reliability analysis on the outer model at the PLS-Algorithm analysis step (Hardisman, 2020). Based on the R-Squere value where the influence or relationship between variables.

Table 4: R-Squere Values

	R-square	R-square adjusted
Zakat Compliance (Y)	0.808	0.799
Intention (Z)	0.724	0.714

Source: Smart PLS 4 Output Results

Based on the value shown in the table above, the result of the influence of social piety (X1), zakat literacy (X2), Islamic egalitarianism (X3), moral norms (X4) and understanding (X5), on zakat compliance (Y) of educators in Mataram City is 0.808 which means that the amount of influence is 80.8% and the remaining 19.2% is influenced by other variables that have not been studied in this study. While the results of the influence of social piety (X1), zakat literacy (X2), Islamic egalitarianism (X3), moral norms (X4) and understanding (X5), on zakat compliance (Y) with intention as a mediating variable (Z) of educators in Mataram City is 0.724 which means the amount of influence is 72.4% and the remaining 27.6% is influenced by other variables that have not been studied in this study.

2) Based on the f-Squere Effect Size value

The f-Square value is an additional value to see the magnitude or strength of the influence of exogenous (independent) variables on endogenous (dependent) variables. The f-Square value is also obtained simultaneously at the PLS Algorithm step (Hardisman, 2020).

Table 5: f-Square values

	f-square	Description
Islamic Egalitarianism (X3) -> Zakat Compliance (Y)	0.003	No effect
Islamic Egalitarianism (X3) -> Intention (Z)	0.196	Medium effect
Social Piety (X1) -> Zakat Compliance (Y)	0.054	Small effect
Social Piety (X1) -> Intention (Z)	0.000	No effect
Zakat Literacy (X2) -> Zakat Compliance (Y)	0.031	Small effect
Zakat Literacy (X2) -> Intention (Z)	0.169	Medium effect
Intention (Z) -> Zakat Compliance (Y)	0.265	Medium effect
Moral Norms (X4) -> Zakat Compliance (Y)	0.128	Small effect
Moral Norms (X4) -> Intention (Z)	0.115	Small effect
Understanding (X5) -> Zakat Compliance (Y)	0.002	No effect
Understanding (X5) -> Intention (Z)	0.004	No effect

Source: Smart PLS 4 Output Results

Based on the value shown in the table above, intention (Z) has a moderate effect on zakat compliance (Y) of 0, 265 which indicates that the stronger a person's intention, the higher their compliance in giving zakat. Then Islamic egalitarianism (X3) and zakat literacy (X2) have a medium effect on intention (Z), indicating that a good level of zakat literacy and understanding of equality in Islam can increase one's intention to give zakat. Furthermore, social piety (X1), moral norms (X4), and zakat literacy (X2) have a small effect on zakat compliance (Y), Some variables do not have a significant effect, such as understanding (X5) and social piety (X1) on intention (Z), as well as Islamic egalitarianism (X3) and understanding (X5) on zakat compliance (Y).

***C.* Hypothesis Test (Bootstaping)**

Based on the results of data processing using Smart PLS 4.0 after analyzing the results of the bootstrapping regression coefficient value for direct effect (path coefficient) and the bootstrapping regression coefficient value for indirect effect (inderrect effect), the results show that: the variables of social piety, moral norms and intentions have a positive and significant effect on zakat compliance among educators in Mataram City. Islamic egalitarianism and zakat literacy have a positive but insignificant effect on zakat compliance among educators in Mataram City. Understanding does not have a positive and significant effect on zakat compliance among educators in Mataram City. Then when mediated by the intention variable, the variables of social piety and understanding have a positive but insignificant effect on zakat compliance among educators in Mataram City. Zakat literacy, Islamic egalitarianism, and moral norms have a positive and significant effect on zakat compliance among educators in Mataram City. The value of hypothesis testing in this study is shown in the following table:

Table 6: Bootstrapping Regression Coefficient Value for Direct Effect (Path Coefficient)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Description
Islamic Egalitarianism (X3) -> Zakat Compliance (Y)	0.035	0.033	0.073	0.489	0.625	Not Significant
Islamic Egalitarianism (X3) -> Intention (Z)	0.336	0.334	0.073	4.573	0.000	Significant
Social Piety (X1) -> Zakat Compliance (Y)	0.168	0.174	0.076	2.213	0.027	Significant
Social Piety (X1) -> Intention (Z)	0.003	0.006	0.080	0.043	0.966	Not Significant

Zakat Literacy (X2) -> Zakat Compliance (Y)	0.124	0.124	0.074	1.659	0.097	Not Significant
Zakat Literacy (X2) -> Intention (Z)	0.321	0.317	0.070	4.604	0.000	Significant
Intention (Z) -> Zakat Compliance (Y)	0.430	0.428	0.086	5.016	0.000	Significant
Intention (Z) -> Zakat Compliance (Y)	0.277	0.274	0.073	3.809	0.000	Significant
Intention (Z) -> Zakat Compliance (Y)	0.298	0.301	0.085	3.517	0.000	Significant
Understanding (X5) -> Zakat Compliance (Y)	-0.028	-0.028	0.041	0.681	0.496	Not Significant
Understanding (X5) -> Intention (Z)	0.045	0.046	0.058	0.767	0.443	Not Significant

Source: Smart PLS 4 Output Results

Table 7: Bootstrapping Regression Coefficient Values for Indirect Effect (Inderrect Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Description
Moral Norms (X4) -> Intention (Z) -> Zakat Compliance (Y)	0.128	0.129	0.046	2.789	0.005	Significant
Understanding (X5) -> Intention (Z) -> Zakat Compliance (Y)	0.019	0.020	0.026	0.733	0.464	Not Significant
Islamic Egalitarianism (X3) -> Intention (Z) -> Zakat Compliance (Y)	0.144	0.143	0.045	3.239	0.001	Significant
Social Piety (X1) -> Intention (Z) -> Zakat Compliance (Y)	0.001	0.002	0.035	0.043	0.966	Not Significant
Zakat Literacy (X2) -> Intention (Z) -> Zakat Compliance (Y)	0.138	0.135	0.040	3.473	0.001	Significant

Source: Smart PLS 4 Output Results

1. Social Piety on Zakat Compliance

Based on the results of hypothesis testing based on direct influence, the coefficient value is 0.168 with a t-statistic value greater than 1.96 (2.2213> 1.96) and the p-values are smaller than 0.05 (0.027 <0.05), which means that Social Piety has a positive and significant effect on Zakat Compliance among Educators in Mataram City. his means that high social piety can directly increase individual compliance to give zakat. The employee teachers have their passion, sincerity and sincerity to help people in need to directly, because it is an obedience in carrying out ethical values in their profession according to legal and government regulations.

Educators who have high social piety are more likely to accept and approve the mechanism of direct employee salary deductions by the Zakat Collection Unit because it is to eliminate the burden of religious obligations and to get rewards, and educators state that giving zakat through direct deductions is more practical by the Zakat Collection Unit (UPZ) in this case the Education Office which is the liaison for collecting zakat Baznas Mataram City. Thus, the higher the level of social piety of an educator, the greater his commitment in paying zakat in accordance with the provisions of the law and government regulations. Social piety is positively correlated with charitable giving (Bonang, Baihaqi, et al., 2023) which suggests that individuals with higher levels of social piety will support charitable activities.

2. Zakat Literacy on Zakat Compliance

Based on the results of hypothesis testing based on direct influence, the coefficient value is 0.124 with a t-statistic value smaller than 1.96 (1.659 < 1.96) and p-values greater than 0.05 (0.097 > 0.05) which means that Zakat Literacy has a positive but insignificant effect on Zakat Compliance among Educators in Mataram City.

One of the factors that can explain the insignificant effect of zakat literacy on zakat compliance directly is the low literacy of the educators or the educators' ignorance of official zakat management institutions, such as Baznas as well as the lack of knowledge about the regulations governing zakat in Indonesia. Based on the interview results, it was found that some educators are not fully aware of the role of Baznas as an official institution appointed by the government to manage zakat. So that this ignorance causes the emergence of doubts and distrust and directly inhibits the behavior of zakat compliance, although in general knowledge about the obligation of zakat the educators have enough literacy.

The results of this study are in line with Othman et al (2017) who found that the knowledge variable does not have a significant influence on paying zakat income. Then some previous research results such as those conducted by Pertiwi (2020), Anggraini (2022), and Ramadhani (2024) found that zakat literacy is not always directly related to compliance with paying zakat. Individuals who have low zakat literacy will reduce their compliance in paying zakat (Hikmah et al, 2023).

3. Islamic Egalitarianism on Zakat Compliance

Based on the results of hypothesis testing based on direct influence, the coefficient value is 0.035 with a t-statistic value smaller than 1.96 (0.489 < 1.96) and p-values greater than 0.05 (0.625 > 0.05) which means that Islamic Egalitarianism has a positive but insignificant effect on Zakat Compliance among Educators in Mataram City.

This result is different from the research conducted by Bonang, et al. (2023) and Bonang, Baihaqi, et al (2023) if Islamic egalitarianism has a direct effect on compliance in paying zakat. Conceptually, Islamic egalitarianism advocates social equality, including an awareness of equality that creates a sense of collective responsibility to help and share through zakat. However, since zakat is done automatically through monthly salary deduction, the individual equality factor towards zakat does not play a big role in this compliance. In other words, compliance is not the result of a push for egalitarianism values, but rather the result of a systemic mechanism implemented by the Zakat Collection Unit and the decision to give zakat to some educators does not come from personal initiative, but rather from an established financial administration system. As a result, the relationship between Islamic egalitarianism and zakat compliance is weak or insignificant.

4. Moral Norms on Zakah Compliance

Based on the results of hypothesis testing based on direct influence, the coefficient value is 0.227 with a t-statistic value greater than 1.96 (3.809> 1.96) and the p-values are smaller than 0.05 (0.000 <0.05) which means that moral norms have a significant effect on zakat compliance among educators in Mataram City.

The results of this study are in line with research conducted by Bonang, et al (2023) and Bonang, Baihaqi, et al (2023) that moral norms have a positive and significant effect on zakat compliance. In the perspective of the Theory of Planned Behavior (TPB), strong moral norms contribute to subjective norms, which is the extent to which a person feels compelled to perform or approve of an action based on social beliefs and pressure. Social pressure that comes from a work environment that supports mandatory zakat so that it further strengthens the increase in educators' zakat compliance.

Zakat compliance can be driven by external factors such as local government regulations or Decrees and Circulars issued by the Mayor. However, the effectiveness of this regulation depends on the moral norms of the educators. Educators who have high moral norms will not only follow the regulation but will also do so with full awareness and sincerity. Thus, moral norms play a role in ensuring that tithing compliance is not just the result of administrative compulsion, but also a conscious decision based on deeply held norms.

5. Understanding of Zakat Compliance

Based on the results of hypothesis testing based on direct influence, the coefficient value is -0.028 with a t-statistic value smaller than 1.96 (0.681 < 1.96) and p-values greater than 0.05 (0.491 > 0.05), which means that understanding does not have a positive and significant effect on Zakat Compliance among Educators in Mataram City.

Some educators' understanding of income (professional) zakat is still low. Educators in Mataram City have not all received socialization or counseling related to income (professional) zakat directly from the official zakat management institution or Baznas of Mataram City. So some educators still have confusion in linking zakat on income (profession) with religious commands written in the Qur'an, Hadith, and Fiqh.

Furthermore, the reason understanding does not have a significant effect on zakat compliance is because of the direct salary deduction system by the Zakat Collection Unit (UPZ) after the educator approves the Decree issued by the Mayor of Mataram. With this system, the payment of zakat is no longer dependent on individual decisions based on their understanding of zakat, but rather on established administrative mechanisms. As a result, both individuals who have high and low understanding of zakat still pay zakat in the same way, so understanding is not a factor in the level of Compliance. This result is different from research conducted by Irwan (2011), Setiawan (2015), and Riskawati (2019) that understanding has a direct and significant effect on the level of compliance in paying zakat. And research in line with research conducted by Rohmah (2020) which states the results of understanding zakat does not have a significant effect on paying zakat.

6. Social Piety on Zakat Compliance with Intention as mediating variable

Based on the results of hypothesis testing based on indirect effects, the coefficient value is 0.001 with a t-statistic value smaller than 1.96 (0.043 < 1.96) and p-values greater than 0.05 (0.966 > 0.05) which means that Social Piety has a positive but insignificant effect on Zakat Compliance of Educators in Mataram City.

This shows that intention does not play an effective role in influencing social piety on zakat compliance. One of the reasons is that educators who have high social piety have carried out the obligation to give zakat as part of their daily religious practices, so that the act of giving zakat is carried out directly without requiring intention first. Educators who have high social piety no longer need the intention to give zakat because they are used to it and feel that giving zakat is their identity, it is no longer a matter of wanting to give zakat but automatically giving zakat. So that educators who have high social piety will be more active in helping others directly through charitable giving, one of which is giving zakat.

7. Zakat Literacy on Zakat Compliance with Intention as mediating variable

Based on the results of hypothesis testing based on indirect effects, the coefficient value is 0.138 with a t-statistic value greater than 1.96 (3.473> 1.96) and p-values smaller than 0.05 (0.001 <0.05), which means that Zakat Literacy has a positive and significant effect on Zakat Compliance of Educators in Mataram City with Intention as a mediating variable.

The results of this study are in line with research conducted by Bonang, et al (2023) and Bonang, Baihaqi, et al (2023) revealed that zakat compliance has a significant effect on individual beliefs so that it affects their intention to be obedient in paying zakat. Increased knowledge about zakat institutions and regulations can increase the intention to carry out zakat obligations positively (Syauqi et al, 2022). In the TPB theory by Ajzen (1991), that knowledge or literacy about a behavior contributes to forming a positive attitude towards the behavior, which then strengthens the intention to carry it out.

8. Islamic Egalitarianism on Zakat Compliance with Intention as mediating variable

Based on the results of hypothesis testing based on indirect effects, the coefficient value is 0.144 with a t-statistic value greater than 1.96 (3.239> 1.96) and p-values smaller than 0.05 (0.001 <0.05) which means that Islamic Egalitarianism has a positive and significant effect on Zakat Compliance of Educators in Mataram City with Intention as a mediating variable.

The results of this study are in line with research conducted by Bonang, et al (2023) and Bonang, Baihaqi, et al (2023) that a high attitude of Islamic egalitarianism can strengthen individual intentions to give zakat as a form of social responsibility. Educators who have high principles of Islamic egalitarianism values will be more aware that community welfare is not only the responsibility of the government or certain institutions, but also a social obligation for wealthy Muslims (aghniya'). This is what encourages educators to be more compliant in paying zakat, either voluntarily or through the salary deduction mechanism set by the Zakat Collection Unit (UPZ).

9. Moral Norms on Zakat Compliance with Intention as mediating variable

Based on the results of hypothesis testing based on indirect effects, the coefficient value is 0.128 with a t-statistic value greater than 1.96 (2.789> 1.96) and a p-value smaller than 0.05 (0.005 <0.05) which means that Moral Norms have a positive and significant effect on Zakat Compliance of Educators in Mataram City with Intention as a mediating variable.

Previous results show that moral norms have a direct influence on a person's compliance to pay zakat. However, this influence can also be indirectly strengthened through the mediating role of intention.The results of this study are in line with research conducted by Bonang et al (2023), Bonang and Baihaqi (2023) and Sander (2011) that moral norms become the basis for individuals to have the intention to give zakat. Educators in Mataram City have moral norms that develop in their social and professional environment in emphasizing the importance of sharing and helping others through zakat. Strong moral norms in the educators' environment create positive social pressure to pay zakat, both as a form of compliance with religious teachings and as part of their moral responsibility.

10. Understanding of Zakat Compliance with Intention as mediating variable

Based on the results of hypothesis testing based on indirect effects, the coefficient value is 0.019 with a t-statistic value smaller than 1.96 (0.733 < 1.96) and a p-value greater than 0.05 (0.463 > 0.05) which means that understanding has a positive but insignificant effect on Zakat Compliance of Educators in Mataram City with Intention as a mediating variable.

This result is different from research conducted by Irwan (2011), Setiawan (2015), Fitri et al (2024) revealed that the understanding of muzakki has a significant effect on their intention to pay zakat. Individuals who have a deep understanding of zakat and are accompanied by a strong intention to carry out zakat will be more likely to act in accordance with their understanding.

The insignificance of the relationship between understanding and zakat compliance can be explained by several factor. First, muzakki's understanding of zakat in Irwan's research (2011) is divided into muzakki who understand and do not Understand. Muzakki who understand and do not understand consist of conscious and unconscious muzakki (Irwan, 2011). So based on this, educators in Mataram City are included in muzakki who do not understand but are aware of issuing zakat obligations. However, without internal encouragement such as intention and external encouragement such as a decree issued by the Mayor of Mataram that motivates them to be aware and obedient in carrying out these obligations.

Second, intention as a mediating variable is not strong enough to bridge the relationship between understanding and zakat compliance. In the Theory of Planned Behavior theory (Ajzen, 1991), intention is considered the main factor that encourages a person to act or behave. However, in this case, although a person has a good understanding of zakat, it does not always form a strong intention to pay zakat due to other factors, such as the educator's ignorance related to institutions that manage zakat.

11. Intention on Zakat Compliance

Based on the results of hypothesis testing based on direct influence, the coefficient value is 0.430 with a t-statistic value greater than 1.96 (5.016> 1.96) and a p-value smaller than 0.05 (0.000 <0.05) which means that intention has a positive and significant effect on zakat compliance among educators in Mataram City.

In line with research conducted by Othman et al (2017) that individuals who are aware of their obligations will feel responsible for paying zakat. Therefore, an individual's intention regarding zakat payment plays an important role in their compliance with zakat obligation. This shows that the stronger a person's intention to pay zakat, the higher their level of compliance in carrying out this obligation. In the context of educators, intention acts as an internal factor that encourages individuals to pay zakat, because it can increase the influence of zakat literacy, Islamic egalitarianism, and pressure factors in the work environment of educators such as moral norms.

V. CONCLUSIONS

Based on the results of the research and discussion above, the conclusions of this study can be drawn regarding the effect of social piety, zakat literacy, Islamic egalitarianism, moral norms, understanding and intention on zakat compliance among educators in Mataram City. Social piety, moral norms and intentions have a positive and significant effect on zakat compliance among educators in Mataram City. Zakat literacy, Islamic egalitarianism and intention have a positive but insignificant effect on zakat compliance among Mataram City educators, while understanding has no positive and significant effect on zakat compliance among Mataram City educators. Furthermore, the intention variable can mediate the variables of zakat literacy, Islamic egalitarianism, and moral norms on zakat compliance among educators in Mataram City, but the intention variable cannot mediate the variable of social piety on zakat compliance among educators in Mataram City.

Meanwhile, regarding the results of the influence of social piety (X1), zakat literacy (X2), Islamic egalitarianism (X3), moral norms (X4) and understanding (X5), on zakat compliance (Y) of educators in Mataram City is 0.808 which means the amount of influence is 80.8% and the remaining 19.2% is influenced by other variables that have not been studied in this study. While the results of the influence of social piety (X1), zakat literacy (X2), Islamic egalitarianism (X3), moral norms (X4) and understanding (X5), on zakat compliance (Y) with intention as a mediating variable (Z) of educators in Mataram City is 0.724 which means the amount of influence is 72.4% and the remaining 27.6% is influenced by other variables that have not been studied in this study.

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