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Zakat Literacy and Altruism as Determinants of ASN Compliance in Paying Professional Zakat

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ABSTRACT

This study aims to analyze the impact of zakat literacy and altruism on the level of ASN compliance in paying professional zakat. This study applies a quantitative approach using a descriptive design through a survey method. Initial data were obtained through questionnaire distribution and observation activities. The sampling method was carried out non-probabilistically using a purposive sampling approach, involving 44 participants as research respondents. Data analysis was carried out using multiple linear regression using IBM SPSS software version 25. The results of the study indicate that zakat literacy and altruism together have a positive and significant impact on ASN compliance, which means that both independent variables together contribute to increasing compliance in paying professional zakat.

Keywords: Zakat Literacy, Altruism, Civil Servants' Compliance, Professional Zakat.

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1. INTRODUCTION

Poverty is still a crucial problem in many countries, especially in developing countries like Indonesia (Dassucik et al., 2025). Poverty has a negative impact because it can threaten religious beliefs, morality and mental stability (Sinurat, 2023). From an Islamic perspective, one solution to reduce poverty is to pay zakat (Rahayu, 2022). Making zakat one of the instruments in efforts to alleviate social problems and development is a strategic policy that has the potential to be implemented effectively (Soumena, 2019).

Zakat has a close relationship with economic development because it can increase welfare and reduce inequality (Riady et al., 2025).Law No. 23 of 2011 concerning Zakat Management defines zakat as a religious obligation that requires Muslims to allocate part of their wealth to those entitled to receive it, in order to prevent the accumulation of wealth in the hands of a handful of people (Maysaroh, 2020).

Zakat consists of two categories: zakat fitrah, which is an obligation that must be paid by every Muslim before Eid al-Fitr. Meanwhile, zakat maal refers to a portion of personal wealth that must be paid after earning money from trade, animal husbandry, agriculture, industry, or a profession, provided the amount reaches the nisab (minimum threshold) and is paid within a certain timeframe (Diamond & Earth, 2021)The Qur'an and the Sunnah of the Prophet Muhammad explain in detail the types of wealth for which zakat (maal) must be paid, including gold, silver, and money (Suharli & Bahariska, 2021).

One important indicator of a region's economy is the Regional Minimum Wage (UMR), which indicates the salary employers must pay to employees with certain qualifications in that area. A low Regional Minimum Wage (UMR) can hinder civil servants from paying their professional zakat. Civil servants with higher incomes are better able to pay zakat, while those with lower incomes face challenges in paying their professional zakat (Idris, 2025).

Professional zakat is often positioned as an obligation inherent in every Muslim who meets certain criteria, especially for State Civil Apparatus (ASN) who receive a fixed income. The level of ASN compliance in implementing this obligation still shows quite striking fluctuations in practice. Although many ASN have a good understanding and routinely fulfill their zakat obligations, there are still a number of ASN who have not optimally implemented it. This is a significant concern considering the large zakat potential within ASN, given that the majority of the population in the region is Muslim. Low awareness, lack of understanding, and a minimal support system for zakat payments are some of the factors suspected of influencing this level of compliance (Kurnia, 2020).

The low level of zakat literacy, particularly regarding understanding the nature, calculation methods, and benefits of zakat, is one of the main causes of low compliance in paying zakat. This condition is exacerbated by the lack of targeted zakat socialization and education, particularly for state civil servants (ASN) at the regional level. Altruism, or concern for the welfare of others, is a crucial factor influencing compliance. ASN with a high level of altruism tend to be more aware of their social responsibility to pay zakat as a form of concern for the welfare of society (Febrianti & Yasin, 2023).

The phenomenon of low professional zakat compliance is inseparable from the social dynamics of society, which highly values community values and the spirit of mutual cooperation. However, changing times, which increasingly emphasize material and economic aspects, often erode awareness of zakat obligations. This situation reflects the complex challenges of increasing zakat compliance, particularly for state civil servants (ASN), which require a more comprehensive approach. This approach includes improving zakat literacy and deepening understanding of the social role of zakat in everyday life (Nurfadillah et al., 2023). The better the level of zakat literacy, the higher the level of compliance in paying zakat (Hikmah & Fahrullah, 2024). This statement is supported by research Oktaviani and Fatah (2022) which shows that zakat literacy influences the decisions of zakat payers in distributing professional zakat. This statement is in fact contrary to the results of research fromAkbar (2022) with indications that understanding of zakat literacy does not significantly influence interest in professional zakat among ASN.

Research conducted (Wulandari et al., 2023) found that altruism has a positive and significant impact on the compliance of muzakki in paying zakat. This is different from the findings (Hidayat et al., 2024). This indicates that altruism does not influence the decision of zakat payers to pay zakat. This is due to the fact that most zakat payers are unaware of the social needs of the community. Therefore, this study aims to identify zakat literacy and altruism as components of ASN compliance with professional zakat payments.

2. LITERATURE REVIEW

Theory of Planned Behavior

According to the Theory of Planned Behavior (TPB), psychological factors influence a person's intention to act, which ultimately determines whether the behavior will be carried out or not. The TPB theory is a further development of the Theory of Reasoned Action created by Icek Ajzen in 1985. In this study, the TPB is used as the main theoretical framework because it is considered relevant to the relationship between the variables studied. This theory includes a number of interconnected components and has a reciprocal influence, directly impacting an individual's awareness in complying with certain norms or rules in behavior (Rahayu, 2022). Awareness of the importance of compliance will influence real actions taken, such as the behavior of paying zakat (Wulandari et al., 2023).

Understanding zakat in this context can be understood as a concept of self-control, an individual who has sufficient literacy regarding the obligation of zakat and a high level of social awareness of its importance. These two factors zakat literacy and social awareness play a significant role in shaping an individual's compliance with the obligation to pay zakat (Yulianti, 2022).

Zakat Literacy

Literacy is a set of skills that encompasses reading, writing, and arithmetic. It can shape an individual's mindset and lead to wise action. Literacy is crucial in daily activities. In the case of the obligation to pay zakat, a high literacy rate helps people understand the importance of paying zakat as a religious obligation.(Hikmah et al., 2023)Adequate knowledge of zakat, including its legal aspects, types, and benefits for society, can influence individuals to better understand the importance of fulfilling this obligation. Conversely, a lack of zakat literacy can lead to non-compliance in zakat payments, which can impact the effectiveness of wealth distribution and the welfare of the community (Sumi, 2024).

A strong understanding of the principles of zakat plays a crucial role in increasing individual compliance with zakat obligations. In the context of zakat literacy, increased understanding is directly proportional to the ability of individuals, including workers in large companies, to pay zakat consciously and responsibly.(Anisa *et al.,*2024)This concept is supported by research resultsWisdom and Fahrullah, (2024)which shows that knowledge about zakat has a significant impact on compliance in paying professional zakat.

Altruism

Altruism is the tendency to prioritize the interests of others over one's own, which is conceptually the opposite of egoism. This trait is instinctively present in humans and serves as a driving force for positive actions towards others. In the theory put forward by David G. Myers, altruism is described as behavior that is the opposite of selfishness. The theory also emphasizes that altruistic individuals tend to care about others and are willing to provide assistance without expecting anything in return. One example is when someone sets aside a portion of their income to pay zakat to help others in need (Wulandari *et al.,*2023). Altruism can be an important factor influencing individual compliance in fulfilling zakat obligations (Hasby, 2024). Individuals with high levels of altruism generally have a higher social awareness, making them more motivated to pay zakat as a contribution to supporting one another and building social welfare. Conversely, individuals with low levels of altruism may lack the internal drive to pay zakat, even though they understand their obligation (Sulistiyowati, 2021). This concept is supported by research results Oktaviani and Fatah (2022), which states that altruism shows that altruism has a positive impact on the decision of muzakki to pay professional zakat.

Compliance in Paying Professional Zakat

Compliance is a person's attitude or behavior that demonstrates obedience in fulfilling orders or requests from another party. This form of compliance can take the form of trust or concrete actions that reflect adherence to applicable rules or norms. As long as the behavior demonstrates compliance with existing rules, it can be categorized as compliance (Amsari & Nurhadianti, 2020). The level of compliance can vary from person to person. The motivations that drive someone to perform or avoid an action also vary.

Compliance arises for various factors and reasons, including fulfilling the obligation of zakat (Army *et al.,*2022). Compliance can be interpreted as the willingness to carry out the provisions of zakat worship (Ernawati, 2021). Professional zakat is zakat imposed on the salaries of certain professions, such as teachers, doctors, civil servants (PNS), and others. This zakat is obligatory for individuals whose income from these professions has reached a specified minimum threshold (nisab). This means that when a person earns sufficient income exceeding the nisab within a certain period, they are obligated to pay a portion of their income as zakat to help those in need (Mualimah & Kuswanto, 2019).

According to applicable regulations, civil servants (ASN) in Indonesia are responsible for paying zakat. Several provisions bind ASN to pay zakat, including:

1. Zakat Management Law Number 23 of 2011
2. Government Regulation Number 14 of 2014
3. Fatwa of the Indonesian Ulema Council (MUI)
4. Obligation to Pay Zakat Through BAZNAS or LAZ

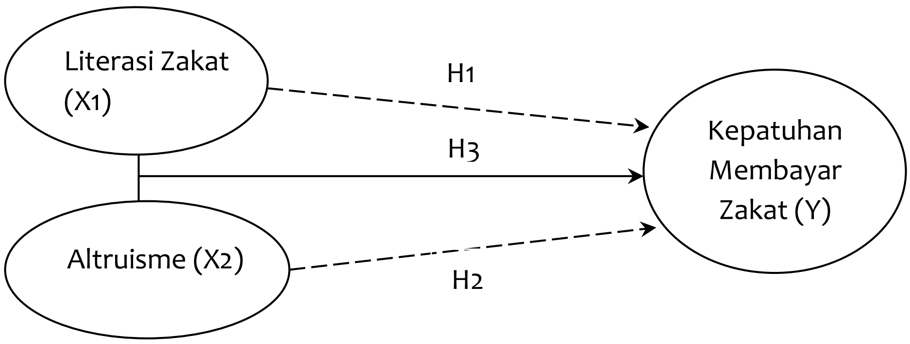

Figure 1. Proposed Conceptual Framework

H1: It is suspected that zakat literacy has a positive and significant effect on ASN compliance in paying professional zakat.
H2: It is suspected that altruism has a positive and significant influence on ASN compliance in paying professional zakat.
H3: It is suspected that zakat literacy and altruism simultaneously have a positive and significant influence on ASN compliance in paying professional zakat.

3. METHODOLOGY

This study employed a descriptive quantitative design with purposive sampling of 44 civil servants as respondents. Data were obtained through observation, questionnaires, and documentation. A Likert scale was used to measure attitudes and perceptions. Data analysis was conducted through descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression, and hypothesis testing using t-tests and F-tests using SPSS version 25 (Oktaviani & Fatah, 2022).

4. RESULTS

Table 1. Normality Test Result

		Ustandardized residual
N		44
NnormalParametersa,b	*Mean*	0.000000
	Std. Deviation	1,76031383
MExtreme OST Indifferences	*Absolute*	0.083
	Positive	0.038
	Negative	-0.083
Test Statistics		0.083
Asymp,Sig, (2-tailed)		0.200c,d

Source: processed data, 2025

Based on Table 1, the Asymp.Sig. (2-tailed) value obtained is 0.200, which exceeds the significance limit of 0.05 (α = 5%). This result indicates that the distribution of the residual data is normal, because the significance value meets the specified requirements.

Table 2. Multicollinearity Test Result

Model	***Collinearity Statistics***	
	Tolerance	**VIF**
1 (Constant)		
Zakat Literacy	0.767	1,304
Altruism	0.767	1,304

Source: processed data, 2025

Based on Table 2, the variance inflation factor (VIF) value for the zakat literacy (X1) and altruism (X2) variables is 1.304, far below the maximum tolerance threshold of 10. The tolerance value for these two variables is 0.767, which exceeds the minimum limit of 0.01. The current results allow the conclusion that in this model there is no evidence of multicollinearity between the independent variables.

Table 3. Multiple Linear Regression Analysis

Model	*Unstandardized Coefficients*	*Standardized Coefficients*	*Unstandardized Coefficients*	t	sig
	B	*Std. Error*	*Beta*		
1 (Constant)	3,140	2,923		1,074	0.289
Zakat	0.372	0.105	0.445	3,551	0.001
Literacy	0.316	0.104	0.381	3,041	0.004
Altruism					
Source: processed data, 2025					

Based on table 3, it shows the multiple linear regression equation as follows:

$$Y = 3.140 + 0.372\ x1 + 0.316x2 + \varepsilon$$

The constant with a value of 3.140 for the level of compliance in paying zakat (Y) becomes 3.140 when the variables of zakat literacy (X1) and altruism (X2) are zero. In other words, the level of compliance in paying professional zakat remains at that figure without the influence of the two independent variables. According to the regression coefficient (X1) of 0.372, zakat literacy has a positive impact on compliance in paying zakat. Every one unit increase in the zakat literacy variable will increase compliance in paying zakat by 0.372 units, provided that other variables are not taken into account in this model. Altruism has a positive impact on compliance in paying zakat, according to the regression coefficient (X2) of 0.316. Assuming there is no influence from other variables in the model, adding one unit to the altruism variable will result in an increase in compliance in paying zakat by 0.316 units.

t Test Results

The formula for the degrees of freedom (df) was found based on the number of research participants, namely df = n – k, then df = 44 – 3 = 41, with a significance level of 5% (α = 0.05). The calculation results show that the t-table value of 2.020 and the calculated t-value of 3.551 are greater than the t-table value of 2.020, with a significance level of 0.001 <0.05. Therefore, it can be concluded that knowledge of zakat has a positive and significant impact on compliance with professional zakat payments. Therefore, the first hypothesis (H1) is accepted. The test results for the altruism variable also show a positive and significant impact on ASN compliance with professional zakat. The calculated t-value of 3.041 is greater than the t-table value of 2.020, and the significance value of 0.004 is lower than 0.05. Thus, the second hypothesis (H2) is declared accepted.

Table 4. Simultaneous Test (F)

Model	*Sum of squares*	*df*	*Mean Square*	F	Sig.
1 Regression	136,756	2	68,378	21,040	0.000b
Residual	133,244	41	3,250		
Total	270,000	43			
Source: processed data, 2025					

Based on Table 4, the results of the study show that the F-count value of 21.040 is greater than the F-table value of 3.226, and the significance level is 0.000, which is below the 0.05 limit. The results indicate that simultaneously, the factors of zakat literacy and altruism have a positive and significant impact on the level of compliance in paying professional zakat. Thus, the third hypothesis (H3) is declared accepted.

Table 5. Results of the Determination Coefficient Test (AdjustedR^2)

Model	*R*	*R Square*	*Adjusted R Square*	*Std.Error of the Estimate*
1	0.712a	0.507	0.482	1.80274
Source: processed data, 2025				

Based on Table 5, the Adjusted R Square coefficient was recorded at 0.482, equivalent to 48.2%, indicating that zakat literacy and altruism together account for 48.2% of the variation in the zakat compliance variable. The remaining 51.8% is influenced by additional components not mentioned in this research model.

5. DISCUSSION

This study draws on the Theory of Planned Behavior (TPB) as a theoretical basis, which offers a conceptual framework to describe the interaction between internal and external factors in shaping the behavior of compliance with professional zakat payments, particularly among Civil Servants (ASN). Based on partial test analysis, zakat literacy and altruism variables influence ASN compliance with professional zakat.

This study found that ASN who understand zakat well tend to be more compliant in fulfilling their obligations. In addition, a high level of altruism also encourages social awareness to help others through the zakat mechanism. On the other hand, external factors such as ease in the zakat payment process also contribute to this level of compliance. However, ASN compliance in paying professional zakat is not yet optimal.

Some ASN still face obstacles, both related to income aspects and the zakat payment mechanism that has not been optimally implemented. This condition is also reflected in the results of the partial test conducted in this study.

The results of this study indicate that simultaneously, zakat literacy and altruism are the main factors driving increased compliance among civil servants (ASN) in paying professional zakat. This level of compliance reflects an adequate understanding of the mechanisms and provisions of professional zakat, as well as an awareness of its social benefits for the community. Compared with compliance dimensions based on type of work or consistency in payment, compliance with the correct payment amount indicates that civil servants possess not only the intention but also strong knowledge and commitment to accurately fulfilling their zakat obligations.

The implications of these findings demonstrate the importance of improving zakat literacy and strengthening altruism among civil servants (ASN). The goal is to encourage State Civil Apparatus (ASN) to have a more comprehensive understanding of their professional zakat obligations, thereby encouraging them to fulfill them consciously and responsibly. Furthermore, zakat management institutions and the government are expected to prioritize the development of educational programs that focus not only on the technical aspects of zakat but also on internalizing social values and a sense of concern for others. This strategy, which integrates an educational approach and fostering social awareness, is expected to increase ASN compliance in paying professional zakat and strengthen zakat's function as a social instrument in supporting community welfare.

6. CONCLUSION

This study shows that knowledge of zakat has a positive and significant impact on the compliance of State Civil Apparatus (ASN) in implementing professional zakat. Furthermore, altruism is also known to make a positive contribution and significantly influence this compliance. Both variables simultaneously play a significant role in increasing ASN awareness of the implementation of professional zakat obligations. These findings emphasize the importance of increasing understanding of the concept of zakat, accompanied by strengthening the values of social concern, as part of a strategy to encourage ASN compliance in paying zakat. For further research, it is recommended to include other variables that have the potential to influence zakat compliance, such as religious motivation, perceptions of zakat management institutions, and the work environment. The results of this study are expected to serve as a reference for policymakers, zakat management institutions, and academics in developing a more comprehensive and effective approach to improving zakat compliance among ASN.

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