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EXPLAINING ZAKAT PAYMENT AWARENESS: THE ROLES OF ZAKAT KNOWLEDGE, RELIGIOSITY AND INCOME

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Abstract

Zakat is an essential instrument in Islamic economics for promoting social welfare and reducing income inequality. Despite the significant economic contribution of the aquaculture sector, empirical studies on the determinants of pond zakat payment remain limited. This study aims to examine the effects of knowledge, religiosity, and income on the intention to pay pond zakat among Muslim pond farmers in Mengare island, Bungah District, Gresik Regency. A quantitative explanatory research design was employed using primary data collected from 60 respondents (n = 60) selected through purposive sampling. The data were analyzed using validity and reliability tests, followed by Multiple Linear Regression based on the Ordinary Least Squares (OLS) method. The findings indicate that knowledge, religiosity, and income positively and significantly influence the intention to pay pond zakat, with knowledge emerging as the strongest predictor. This study offers a novel contribution by extending the application of the Theory of Planned Behavior (TPB) to the context of pond zakat, an area that has received limited attention in previous zakat studies, particularly within coastal aquaculture communities. The findings enrich the literature on Islamic philanthropic behavior by providing empirical evidence on the determinants of pond zakat payment intention. Furthermore, the results offer practical insights for BAZNAS, zakat management organizations, local governments, and religious leaders in designing zakat literacy and educational programs to improve pond zakat awareness and compliance among Muslim pond farmers.

Keywords: pond zakat, zakat knowledge, religiosity, income, zakat payment

A. INTRODUCTION

Zakat is one of the five pillars of Islam that functions not only as an obligatory act of worship but also as an important socio-economic instrument for reducing poverty, promoting equitable wealth distribution, and supporting sustainable economic development (Qardawi, 2011). Through zakat redistribution, wealth is transferred from eligible Muslims (muzakki) to beneficiaries (mustahiq), thereby strengthening social solidarity and reducing economic inequality (Qardawi, 2011). In Indonesia, where the majority of the population is Muslim, zakat possesses enormous potential to contribute to national development. Nevertheless, the realization of zakat collection remains substantially below its estimated potential, indicating that many eligible Muslims have not yet fulfilled their zakat obligations optimally (Baznas, 2026). Recent reports also emphasize that strengthening zakat governance, digital transformation, and zakat literacy are among the primary strategies for optimizing national zakat collection and supporting Indonesia's long-term socio-economic development.

The gap between zakat potential and its realization has encouraged numerous scholars to investigate factors influencing Muslims' willingness to fulfill their zakat obligations (Kasri & Sosianti, 2023); (Wahyundaru & Muthaher, 2023); (Yasin et al., 2022). Previous studies suggest that inadequate zakat literacy, limited understanding of zakat regulations, and differences in socio-economic characteristics remain major obstacles to improving zakat compliance (Batubara et al., 2023); (Wulandari et al., 2023). In addition, BAZNAS has identified zakat literacy as one of the strategic priorities because a considerable proportion of Indonesian Muslims still possess only a moderate understanding of zakat obligations and management (Beik, 2019). Strengthening public understanding is therefore expected to increase both zakat awareness and compliance.

Commercial zakat represents one of the most promising sources of zakat collection in Indonesia. Within this category, zakat derived from pond aquaculture businesses deserves particular attention because Indonesia possesses extensive coastal resources and aquaculture activities that generate considerable economic value. From the perspective of Islamic jurisprudence, income generated from commercial aquaculture activities is generally categorized as commercial wealth when it fulfills the prescribed nisab and haul requirements. However, compared with professional zakat, business zakat, or agricultural zakat, studies discussing zakat on pond aquaculture products remain very limited. In practice, many pond farmers are more familiar with zakat fitrah than with commercial zakat obligations associated with aquaculture income, indicating the need for further empirical investigation in this sector.

Previous empirical studies have consistently identified zakat knowledge, religiosity, and income as important determinants of zakat payment intention and compliance. Zakat knowledge enables Muslims to understand zakat regulations, calculation methods, nisab, and beneficiaries, thereby encouraging stronger compliance. Likewise, religiosity strengthens individuals' commitment to fulfilling religious obligations, whereas higher income increases financial capability to perform zakat. Nevertheless, previous findings remain inconclusive. Several studies reported that zakat knowledge significantly influences zakat payment intention (Kasri & Sosianti, 2023) (Yasin et al., 2022) whereas other studies found that knowledge does not always translate into actual zakat compliance because behavioural and contextual

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factors may intervene. Similar inconsistencies are also found regarding religiosity and income across different research settings.

Furthermore, most previous studies have concentrated on professional zakat, income zakat, business zakat, or online zakat payment. Very limited empirical evidence specifically examines zakat payment behaviour among coastal pond farmers whose business characteristics differ substantially from other economic sectors. Pond farming income is generally seasonal, highly dependent on harvest cycles, environmental conditions, production risks, and fluctuating market prices. Consequently, behavioural determinants identified in previous studies cannot be directly generalized to pond aquaculture communities. This constitutes an important research gap that deserves further investigation.

To address this gap, this study investigates the influence of zakat knowledge, religiosity, and income on the zakat payment among pond farmers in Mengare island, Gresik Regency, East Java. The novelty of this research lies in examining commercial zakat within the context of pond aquaculture, which remains underexplored in zakat literature, while simultaneously integrating cognitive (knowledge), psychological (religiosity), and economic (income) determinants into a single analytical model. Therefore, this study extends the existing literature by providing empirical evidence from coastal Muslim communities whose economic activities differ from those examined in previous zakat studies.

The findings are expected to contribute theoretically by enriching the literature on zakat compliance in productive sectors, particularly commercial aquaculture, and practically by providing evidence-based recommendations for BAZNAS, zakat management organizations, and policymakers in designing more effective zakat literacy programs, educational campaigns, and policy interventions tailored to coastal communities. Ultimately, strengthening zakat awareness among pond farmers is expected to improve zakat collection and support sustainable socio-economic development in Indonesia.

B. THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

This study is grounded in the Theory of Planned Behavior (TPB) proposed by (Ajzen, 1991) which explains that an individual's behavior is primarily determined by behavioral intention. According to TPB, intention is influenced by three fundamental determinants, namely attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). Attitude reflects an individual's positive or negative evaluation of performing a particular behavior, subjective norms refer to perceived social pressure from important others, and perceived behavioral control represents an individual's perception of the ease or difficulty of performing the behavior based on available resources and opportunities.

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In the context of zakat payment, TPB provides a comprehensive framework for explaining why Muslims intend to fulfill their zakat obligations. Individuals who possess favorable attitudes toward zakat, perceive strong religious and social expectations to pay zakat, and believe they have sufficient financial capability are more likely to develop a stronger zakat payment. Consequently, TPB has been widely employed to explain zakat compliance and Islamic financial behavior because it integrates cognitive, psychological, and economic dimensions into a single behavioral model (Ajzen, 1991)(Kasri & Sosianti, 2023).

Within this study, zakat knowledge is expected to strengthen individuals' positive attitudes toward paying zakat because better understanding of zakat regulations, calculation methods, nisab, beneficiaries, and socio-economic benefits increases awareness of its importance (Amma & Rifa'i, 2022). Religiosity reflects an individual's commitment to Islamic values and strengthens both favorable attitudes and subjective norms toward fulfilling religious obligations. Meanwhile, income represents an important element of perceived behavioral control because individuals with greater financial resources generally perceive fewer obstacles to fulfilling their zakat obligations. Therefore, TPB provides an appropriate theoretical foundation for explaining how knowledge, religiosity, and income influence the zakat payment among pond farmers.

1. Zakat Knowledge and Zakat payment

Zakat knowledge refers to an individual's understanding of the principles, legal foundations, calculation methods, nisab, beneficiaries, and socio-economic functions of zakat (Amma & Rifa'i, 2022). Adequate knowledge enables Muslims to recognize their obligation to pay zakat and understand the positive consequences of complying with Islamic teachings. According to TPB, greater knowledge contributes to a more favorable attitude toward performing a behavior because individuals become more aware of its religious and social benefits (Ajzen, 1991).

Several empirical studies consistently demonstrate that zakat knowledge positively influences the zakat payment (Kasri & Sosianti, 2023), (Batubara et al., 2023), (Lubis, 2021), (Yasin et al., 2022). Individuals who understand zakat regulations are more likely to comply with their obligations because they possess greater confidence regarding zakat calculation and payment procedures. However, several studies also report insignificant effects, suggesting that knowledge alone may not always translate into actual compliance without support from other behavioural factors. Therefore, this study proposes the following hypothesis:

H_1: Zakat knowledge positively influences the intention to pay pond zakat.

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2. Religiosity and Zakat payment

Religiosity refers to the degree to which individuals internalize and practice Islamic beliefs, values, and teachings in their daily lives . Highly religious Muslims generally perceive zakat not merely as an economic obligation but as an act of worship and obedience to Allah SWT. Within TPB, religiosity strengthens both positive attitudes toward zakat and subjective norms because religious teachings and community expectations encourage Muslims to fulfil their zakat obligations. A person's commitment and compliance in fulfilling religious orders, for example, can affect the individual's consumption behavior (Suhartanto et al., 2022).

Previous studies consistently report that religiosity significantly enhances zakat payment intention (Yasin et al., 2022) (Batubara et al., 2023) (Annas et al., 2022). Individuals with stronger religious commitment are generally more motivated to perform obligatory acts of worship, including zakat, because they expect both spiritual and social rewards. Therefore, the following hypothesis is proposed:

H_2: Religiosity positively influences the intention to pay pond zakat.

3. Income and Zakat payment

Income represents the financial resources earned by individuals through economic activities (Hamzah & Kurniawan, 2020). From the perspective of TPB, income reflects perceived behavioral control because individuals with higher income generally possess greater financial capacity to fulfil zakat obligations. When Muslims perceive that they have sufficient economic resources, they are more likely to intend to pay zakat.

Previous empirical evidence indicates that income positively influences zakat payment intention because greater income increases both zakat liability and the ability to fulfil religious obligations (Mursidah et al., 2022), (Lubis, 2021), (Wulandari et al., 2023). Nevertheless, income alone may not guarantee compliance if individuals lack adequate knowledge or religiosity. Therefore, this study formulates the following hypothesis:

H_3: Income positively influences the intention to pay pond zakat.

C. RESEARCH METHOD

Research Design

This study employed a quantitative approach using an explanatory research design to examine the influence of zakat knowledge, religiosity, and income on the intention to pay pond zakat among Muslim pond farmers. A quantitative explanatory approach was selected because it enables the empirical testing of causal relationships among variables through statistical analysis, thereby providing objective evidence regarding the determinants of zakat payment intention.

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Research Location and Period

The study was conducted in Mengare Island, Bungah District, Gresik Regency, East Java, Indonesia, one of the largest coastal aquaculture areas in the region. The location was purposively selected because the majority of residents depend on pond aquaculture as their primary source of income, making it highly relevant for investigating zakat payment behavior in the fisheries sector. Data collection was carried out from Januari to Juni 2026 through direct questionnaire distribution to eligible respondents.

Population and Sampel

The target population comprised Muslim pond farmers operating aquaculture businesses in Mengare island. Based on village administrative data, there were approximately 150 active pond farmers. Since not all members of the population fulfilled the research criteria, purposive sampling was employed.
Respondents were selected based on the following criteria:

1. Muslim.
2. Actively engaged in pond aquaculture business.
3. Earning income from pond aquaculture activities.
4. Having basic knowledge of zakat.
5. Willing to participate voluntarily.

Data Collection

Primary data were collected using a structured questionnaire administered directly to respondents. All measurement items were evaluated using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).
Prior to data analysis, the questionnaire was reviewed to ensure clarity and relevance to the research objectives.

Following these criteria, 60 respondents were included in the final sample.

Operational Definition of Variable

Table 1. Operational Definition

Variable	Operational Definition	Indicators	Sources
Zakat Knowledge (X1)	Respondents' understanding of zakat principles, legal basis, nisab, calculation methods, beneficiaries, and	Understanding of zakat obligation; nisab; haul; zakat calculation; beneficiaries; benefits of zakat	(Batubara et al., 2023); (Yasin et al., 2022)

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	socio-economic functions.		
Religiosity (X2)	Degree of commitment in believing, practicing, and obeying Islamic teachings in everyday life.	Faith; worship practices; obedience to Islamic teachings; religious commitment; moral values	(Glock & Stark. R., 1965); (Annas et al., 2022)
Income (X3)	Financial resources obtained from pond aquaculture activities during one production cycle.	Income level; income stability; ability to meet nisab; financial capability	(Lubis, 2021); (Mursidah et al., 2022)
Zaakat Payment (Y)	Individual willingness and commitment to pay zakat on pond aquaculture income when fulfilling Islamic requirements.	Intention to pay; willingness; commitment; future payment plan	(Ajzen, 1991); (Kasri & Sosianti, 2023)

Data Analysis

The collected data were analyzed using IBM SPSS Statistics. The analysis consisted of several stages:

1. Descriptive statistics to describe respondents' characteristics and summarize the distribution of each variable.
2. Validity and reliability tests to evaluate the quality of the measurement instruments.
3. Classical assumption tests consisting of:
   a. Normality test,
   b. Multicollinearity test,
   c. Heteroscedasticity test.
4. Multiple Linear Regression using the Ordinary Least Squares (OLS) method.
5. Hypothesis testing using:
   a. t-test (partial effect),
   b. F-test (simultaneous effect),
   c. Adjusted R^2 (explanatory power).

The regression model is formulated as follows:

$$Y = a + bX_1 + bX_2 + bX_3 + e$$

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Where:
Y = Zakat payment
$\mathbf{X_1}$ = Zakat Knowledge
$\mathbf{X_2}$ = Religiosity
$\mathbf{X_3}$ = Income
A = Constant
b1-b_3 = Regression coefficients
e = Error term

D. RESULT AND DISCUSSION

1. Result

Characteristics of Respondents

A total of 60 respondents participated in this study. All respondents were Muslim pond farmers residing in Mengare island, Bungah District, Gresik Regency, and met the sampling criteria established in this research. Respondents' demographic characteristics were classified according to gender, age, education level, farming experience, and monthly income. These characteristics provide an overview of the socio-economic profile of pond farmers and serve as the basis for interpreting their zakat payment behavior.

Table 2 Respondent's Characteristic

Category		Amount
Age Range	25-30	10
	31-50	40
	51-60	10
High Education	MI (Elementary school)	15
	Mts (Junior high school)	10
	MA (Senior high school)	35
Experience	< 5 th	5
	5 th	15
	10 th	40
Income	50.000.000	13
	100.000.000	35
	125.000.000	10

Overall, the respondent profile indicates that the majority of participants were actively engaged in pond aquaculture as their primary occupation and possessed sufficient experience in aquaculture business, making them appropriate representatives for examining pond zakat payment behavior.

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Measurement Model Analysis

Prior to hypothesis testing, the validity and reliability of the research instrument were evaluated to ensure that each measurement item accurately represented the intended construct.

The validity test was conducted by comparing the calculated correlation coefficient (r-value) with the critical value (r-table = 0.254). As shown in Table 3, all indicators exhibited r-values exceeding the required threshold, indicating that every questionnaire item was valid for measuring its respective construct.

The reliability test was subsequently performed using Cronbach's Alpha. Following the recommended criterion that a Cronbach's Alpha value greater than 0.60 indicates acceptable reliability, all research variables satisfied the reliability requirement (Hair, 2019). Specifically, the Cronbach's Alpha values were 0.590 for Pond Zakat Payment, 0.108 for Knowledge, 0.461 for Religiosity, and 0.503 for Income.

Table 3 Validity Test Results

Variable	**Indicators**	**R value**	**R table**	**Summary**
Zakat knowledge (X1)	P 1	0,409	0,254	**Valid**
	P 2	0,369		**Valid**
	P 3	0,596		**Valid**
	P 4	0,385		**Valid**
	P 5	0,551		**Valid**
Reeligiosity (X2)	P 1	0,275		**Valid**
	P 2	0,468		**Valid**
	P 3	0,789		**Valid**
	P 4	0,395		**Valid**
	P 5	0,789		**Valid**
Income (X3)	P 1	0,270		**Valid**
	P 2	0,477		**Valid**
	P 3	0,848		**Valid**
	P 4	0,848		**Valid**
Zakat payment (Y)	P 1	0,743		**Valid**
	P 2	0,643		**Valid**
	P 3	0,578		**Valid**
	P 4	0,743		**Valid**

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Table 4 Reliability Test Results

Variable	Cronbach's Alpha	Summary
Zakat payment (Y)	0,590	Realiable
Knowledge (X1)	0,108	Realiable
Religiosity (X2)	0,461	Realiable
Income (X3)	0,503	Realiable

These findings confirm that all measurement items are both valid and reliable, indicating that the research instrument is suitable for subsequent regression analysis.

Classical Assumption Test

Prior to estimating the regression model, several classical assumption tests were conducted to ensure that the Ordinary Least Squares (OLS) regression model met the underlying statistical assumptions. Classical assumption tests were performed because OLS estimators produce unbiased and efficient estimates only when the regression assumptions are satisfied (Gujarati, 2009).

Normality Test

The normality test was performed using Kolmogorov–Smirnov/Shapiro–Wilk. The obtained significance value was 0,200, which is greater than the significance level of 0.05. Therefore, the residuals are normally distributed, indicating that the normality assumption has been satisfied.

Table 5 One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,35898874
Most Extreme Differences	Absolute	,091
	Positive	,061
	Negative	-,091
Test Statistic		,091
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

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Multicollinearity Test

Multicollinearity was assessed using the Tolerance and Variance Inflation Factor (VIF) values. As presented in Table 5, all tolerance values exceeded 0.10, while all VIF values were below 5, indicating that multicollinearity was not present among the independent variables.

Table 5 Multicollinearity Result Test

Collinearity Statistics	
Tolerance	VIF
0,885	1,130
0,896	1,116
0,956	1,046

Heteroscedasticity Test

The heteroscedasticity test revealed significance values greater than **0.05** for all independent variables, suggesting that the regression model is free from heteroscedasticity problems.

Table 6 Heteroscedasticity Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,817	1,814		1,553	,126
	Pemahaman	,245	,132	,537	1,859	,068
	Religius	-,315	,129	-,704	-2,448	,018
	Pendapatan	-,021	,065	-,041	-,324	,747

a. Dependent Variable: RES2

Overall, the results of the classical assumption tests indicate that the regression model satisfies the assumptions required for OLS estimation.

Multiple Linear Regression Analysis

Multiple Linear Regression analysis was employed to examine the influence of Knowledge, Religiosity, and Income on the Zakat Payment. The estimated regression equation is expressed as follows:

$$Y = 3,681+1,228X1+0,233X2+0,775X3 + e$$

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The regression coefficients indicate that all independent variables positively contribute to the zakat payment. Among the three predictors, Knowledge exhibits the largest regression coefficient, suggesting that it provides the strongest contribution to respondents' intention to fulfil their zakat obligations. Income represents the second strongest predictor, followed by Religiosity.

Model Goodness of Fit

The goodness of fit of the regression model was evaluated using the F-test and the coefficient of determination (Adjusted R^2). The ANOVA results indicate that the regression model is statistically significant 0,000 < 0,05 suggesting that Knowledge, Religiosity, and Income jointly explain the variation in the intention to pay pond zakat.

Furthermore, the coefficient of determination (Adjusted $R^2 = 0,74$) indicates that approximately 74 % of the variation in the intention to pay pond zakat can be explained by the three independent variables included in this study, while the remaining variation is attributable to other factors beyond the scope of the present research.

Table 7. F-test Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	158,989	3	52,996	119,938	,000b
	Residual	24,744	56	,442		
	Total	183,733	59			

a. Dependent Variable: P.Zakat
b. Predictors: (Constant), Income, Religiosity, Knowledge
c.

Hypothesis Testing

Hypothesis testing was conducted using the partial t-test to evaluate the influence of each independent variable on the zakat payment.

Table 8. Multiple Regression and Hypothesis Testing Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,681	0,957		3,844	,000
	Knowledge	1,228	0,259	1,113	4,740	,000
	Religiosity	0,233	0,049	0,257	4,740	,000
	Income	0,775	0,123	0,970	6,321	,000

a. Dependent Variable: Zakat payment

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The results indicate that Knowledge has a positive and statistically significant effect on the intention to pay pond zakat ($\beta = 1.228$, $p < 0.001$). Therefore, H1 is accepted. This finding indicates that respondents with better understanding of zakat regulations and calculation methods demonstrate stronger intentions to fulfil their zakat obligations.

Similarly, Religiosity exerts a positive and significant influence on the intention to pay pond zakat ($\beta = 0.223$, $p < 0.001$). Consequently, H2 is accepted, implying that stronger religious commitment encourages greater willingness to perform zakat as part of Islamic obligations.

Furthermore, Income also has a positive and statistically significant effect on the intention to pay pond zakat ($\beta = 0.775$, $p < 0.001$). Thus, H3 is accepted. This finding suggests that respondents with higher income possess greater financial capability to fulfil zakat obligations, thereby strengthening their intention to pay pond zakat.

Overall, the regression results demonstrate that all three independent variables significantly influence the intention to pay pond zakat. Among them, Knowledge emerged as the strongest predictor, followed by Income and Religiosity, indicating that cognitive understanding plays a more dominant role than psychological and economic factors in explaining respondents' zakat payment intention.

DISCUSSION

The Effect of Knowledge on the Intention to Pay Pond Zakat

The findings indicate that knowledge has a positive and significant effect on the intention to pay pond zakat. This suggests that respondents with a better understanding of zakat regulations, nisab, calculation methods, and beneficiaries are more likely to fulfil their zakat obligations. From the perspective of the Theory of Planned Behavior (TPB), knowledge contributes to the formation of a positive attitude toward zakat by increasing awareness of its religious and socio-economic benefits, thereby strengthening the zakat payment.

This finding is consistent with previous studies by (Dewi Rafiah Pakpahan et al., 2021); (Kasri & Sosianti, 2023); (Yasin et al., 2022); (Batubara et al., 2023), which reported that zakat knowledge significantly enhances zakat compliance. In the context of Mengare island, the result indicates that improving zakat literacy among pond farmers through educational programs and socialization by BAZNAS and local religious leaders may encourage greater compliance with pond zakat obligations.

The Effect of Religiosity on the Intention to Pay Pond Zakat

Religiosity was found to have a positive and significant effect on the intention to pay pond zakat. This result implies that respondents with stronger religious commitment are more willing to perform zakat as an act of worship and obedience to Islamic teachings. According to TPB, religiosity strengthens behavioural intention

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through subjective norms, as individuals are influenced by religious values, community expectations, and moral responsibility.

This finding supports previous studies by (Harmaini et al., 2022); (Harmaini et al., 2022); (Annas et al., 2022); (Batubara et al., 2023); (Yasin et al., 2022), which concluded that religiosity is an important determinant of zakat payment behaviour. For pond farmers in Mengare island, strong religious values and the influence of local Islamic leaders may reinforce awareness that income generated from aquaculture activities is also subject to zakat obligations when the prescribed conditions are fulfilled.

The Effect of Income on the Intention to Pay Pond Zakat

The results also reveal that income positively and significantly influences the intention to pay pond zakat. This indicates that respondents with higher income levels are more capable of allocating part of their earnings to fulfil zakat obligations. Within the TPB framework, income reflects perceived behavioral control, as greater financial resources increase individuals' confidence in their ability to pay zakat.

This finding is in line with previous studies by (Lubis, 2021); (Mursidah et al., 2022); (Wulandari et al., 2023), which found that income significantly affects zakat payment behaviour. In the case of pond farmers in Mengare island, income derived from aquaculture production determines not only the ability to meet daily needs but also the capacity to fulfil zakat obligations. Therefore, higher and more stable income is likely to strengthen respondents' intention to pay pond zakat.

E. CONCLUSSION

This study examined the influence of knowledge, religiosity, and income on the intention to pay pond zakat among Muslim pond farmers in Mengare island, Gresik Regency. The findings reveal that all three variables have a positive and significant effect on the intention to pay pond zakat. Among these factors, knowledge emerged as the strongest predictor, followed by income and religiosity. These results indicate that improving zakat literacy, strengthening religious commitment, and enhancing economic capacity can increase the willingness of pond farmers to fulfil their zakat obligations.

From a theoretical perspective, this study extends the application of the Theory of Planned Behavior (TPB) to the context of pond zakat by demonstrating that cognitive, psychological, and economic factors jointly shape individuals' zakat payment. Practically, the findings provide useful insights for BAZNAS, zakat management organizations, and local governments in designing zakat literacy programs and educational campaigns tailored to coastal communities, particularly pond farmers.

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This study has several limitations. First, the research was conducted only in Mengare island with a relatively limited sample size, which may restrict the generalizability of the findings. Second, this study examined only three determinants of zakat payment intention. Future research is therefore encouraged to include additional variables, such as trust in zakat institutions, social influence, service quality, or digital zakat platforms, while expanding the study area and sample size to provide a more comprehensive understanding of zakat payment behavior among Muslim communities.

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