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The Role of Motivation, Commitment and Awareness in Zakat Payment Intention: Evidence From Employees of Private Higher Learning Institutions in Northern Malaysia

*Raja Rizal Iskandar Raja Hisham[1], Saiful Azizi Ismail[2], Noraini Yusuff[1], Wan Aishah Wan Mohd Nowalid[2]
[1]Islamic Business School, College of Business, Universiti Utara Malaysia, Sintok, Kedah, Malaysia
[2]School of Business Management, College of Business, Universiti Utara Malaysia, Sintok, Kedah, Malaysia
Email: *rajarizal@uum.edu.my
Corresponding Author: Raja Rizal Iskandar Raja Hisham

Abstract: This study examines the gap between awareness and actual zakat payment among Muslim employees in private universities and colleges in Kedah, Malaysia. Despite recognizing zakat as a religious obligation, many do not fulfil it due to misunderstandings about calculation methods, misconceptions regarding its benefits, and practical challenges in the payment process. The study aims to assess the influence of motivation, commitment, and awareness on zakat payment intention. Data were collected through a snowball sampling technique, yielding 147 valid responses from academic and administrative staff in private higher education institutions. The data were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM). Motivation significantly influences both awareness and intention to pay zakat, while commitment affects only awareness. Awareness fully mediates the relationship between commitment and intention and partially mediates the relationship between motivation and intention. This study highlights the critical role of awareness in translating knowledge into zakat-paying behavior. It also underscores that while motivation is essential for fostering intention, commitment alone is insufficient without adequate awareness. The findings offer valuable insights for policymakers and institutional leaders to design targeted strategies that enhance zakat compliance among employees in the higher education sector.

Keywords: *Motivation, commitment, awareness, intention to pay zakat*

1. Introduction

Zakat is a fundamental pillar of the Islamic economic system, playing a vital role in promoting social justice, reducing poverty, and ensuring equitable wealth distribution. When effectively managed, zakat contributes to national economic development by empowering the underprivileged and encouraging broader participation in economic activities. In Malaysia, zakat administration is governed by constitutional provisions that allocate responsibilities between federal and state authorities, ensuring compliance with Islamic principles. (Hasan et al., 2021). Zakat on income is obligatory for Muslim salaried employees and is calculated based on net income, including savings and earnings. Its proper fulfillment supports wealth redistribution and strengthens community welfare. (Ahmad & Ma'in, 2014).

Recent data reflect encouraging trends in zakat collection. In 2023, the Federal Territories collected RM1.035 billion in zakat, marking an 11% increase from the previous year (PPZ, 2023), while Selangor recorded RM1.12 billion in collections and distributed RM1.15 billion to over 350,000 asnaf (Bernama, 2024). In Kedah, compliance has reportedly improved due to a royal decree mandating salary deductions, strategic collaborations with educational institutions, and enhanced payment channels (Ariffin et al., 2024). Despite these advancements, individual compliance rates remain inconsistent. Many employees still lack intrinsic motivation and a strong sense of affective commitment, which undermines consistent zakat payment (Darapar & Haron, 2022; Engku Ali et al., 2018; Khalil et al., 2020). Addressing this issue requires a holistic approach that deepens understanding of zakat's spiritual and socio-economic significance while fostering a stronger sense of responsibility among Muslim employees.

Despite the encouraging trends in zakat collection highlighted earlier, actual compliance among Muslim employees in higher education institutions (HEIs) remains inconsistent. This discrepancy between awareness and practice suggests that the issue extends beyond informational campaigns and institutional efforts. It points to a deeper behavioral gap influenced by psychological and contextual factors. While previous studies have acknowledged the role of awareness in shaping organizational behavior (van der Schyff & Flowerday, 2021; Zadawa et al., 2018; Zhao et al., 2020). The mechanisms through which awareness translates into zakat-paying intention are still not well understood.

In addition, the influence of other psychological and behavioral factors, such as motivation and commitment, on bridging the awareness-action gap has not been thoroughly examined. Although these constructs have been shown to significantly affect intentions and behaviors in other domains (Chan & Lay, 2021; Goh & Sandhu, 2013; Mohamad et al., 2022; Noor et al., 2020; Raman et al., 2022; Zainordin et al., 2022; Zhu et al., 2022). Their direct impact on zakat-related awareness and compliance within the HEI context remains underexplored.

Moreover, recent literature presents mixed findings regarding the roles of religious beliefs, trust in zakat institutions, and social norms in shaping zakat payment intentions and behaviors. (Afandi et al., 2022; N. Ahmad et al., 2021; Kasri & Sosianti, 2023; Mohamed et al., 2017; Noor Azman et al., 2022; Sareye & Haji-Othman, 2017; Sheikh Mokhtar et al., 2018). These inconsistencies highlight the need for a more nuanced and context-specific understanding of how these factors interact to influence zakat compliance, particularly within the higher education sector.

This paper seeks to investigate how motivation, commitment, and awareness affect the intention to pay income zakat among the employees of the private higher learning institutions in Kedah. The goal is to determine the main psychological drivers that can be used to improve zakat compliance and base specific institutional interventions.

2. Literature Review

This study draws on the Theory of Planned Behavior (TPB) (Fishbein & Ajzen, 1975), which posits that behavioral intention is shaped by three core components: attitude toward the behavior, subjective norms, and perceived behavioral control. In the context of zakat payment, TPB provides a robust framework for understanding how personal beliefs, social expectations, and perceived ease or difficulty influence an individual's willingness to comply. To deepen this understanding, the study integrates Cognitive Evaluation Theory (Deci & Ryan, 1985), distinguishes between intrinsic and extrinsic motivation. CET helps explain how internal values and external cues—such as religious teachings or institutional encouragement—can either strengthen or weaken an individual's motivation to fulfill zakat obligations.

Complementing these perspectives is Organizational Commitment Theory (Allen & Meyer, 1990), which explores how affective, normative, and continuance commitment influence behavior. In this study, OCT is used to assess how emotional attachment to religious values and institutional loyalty may affect both awareness and intention to pay zakat. By integrating TPB, CET, and OCT, the study constructs a comprehensive theoretical model in which motivation (from CET) and commitment (from OCT) serve as psychological antecedents that influence awareness and behavioral intention (as framed by TPB). This layered approach allows for a nuanced exploration of how internal drives and contextual factors converge to shape zakat compliance among employees in private higher education institutions in Kedah.

Motivation, Awareness and Behavioral Intention

Motivation is widely recognized as a key internal force that initiates, sustains, or halts behavior at any given moment (Bedeian, 1993). It is shaped by the goals individuals aim to achieve, the intensity of their efforts, and their persistence in pursuing those goals (Chowdhury, 2007). Employees are generally more motivated when they find personal meaning in their work and see how it aligns with their values and aspirations. This motivation often leads to greater engagement and improved performance (Falk, 2023).

The influence of motivation as a key driver of human behavior is a well-established principle in prior research. The current findings reinforce this notion, specifically highlighting its significance in shaping an individual's intent to fulfill their zakat obligation. For example, it has been shown to significantly affect the intention to teach science (Chan & Lay, 2021), tourists' return intentions (Mohamad et al., 2022), participation in Family Takaful products (Zainordin et al., 2022), and the use of Moodle in education (Raman et al., 2022). The current research corroborates that motivation serves as a powerful predictor for shaping behavioral intentions. This contrasts with other evidence, such as Suo et al. (2021), who reported its negligible effect on QR-code mobile payment adoption, implying that its influence is not uniform across all contexts. Recognizing its potential, this study emphasizes the importance of motivation in fostering both awareness and the intention to fulfill zakat obligations. Accordingly, the following hypotheses are proposed to explore this relationship further.

H_1: Motivation positively affects awareness.
H_2: Motivation positively affects the intention to pay zakat.

Commitment, Awareness and Behavioral Intention

Commitment reflects an individual's sense of dedication and responsibility toward a person, cause, or objective. It involves a deliberate pledge to act in support of a specific goal. In organizational settings, committed employees are typically well-integrated into their work environment and actively engage with colleagues and leadership to drive performance improvements (Achim et al., 2020). This form of commitment often signifies loyalty and a strong alignment with organizational values and goals (Ardiansyah & Afandi, 2019).

This paper investigates commitment as a determinant of behavioral intention, particularly in the context of payment of zakat. Previous research has demonstrated the influence of organizational commitment on various behavioral outcomes, such as knowledge-sharing intentions. (Goh & Sandhu, 2013), retention in the ICT sector (Noor et al., 2020), and turnover intentions (Naiemah et al., 2021; Zhu et al., 2022). These findings suggest that commitment can significantly shape intention-related behaviors. Non-significant effects have been reported in other studies, however, such as in the case of whistleblowing (Urumsah et al., 2018) and academic knowledge-sharing (Fauzi et al., 2018), suggesting that the effect of commitment is context-dependent. In recognition of its potential, the study takes into account affective commitment, which is the emotional connection with the values and beliefs, as a factor that affects awareness and the intention to perform zakat. According to this view, the following hypothesis is put forward.

H_3: Commitment positively affects awareness.
H_4: Commitment positively affects the intention to pay zakat.

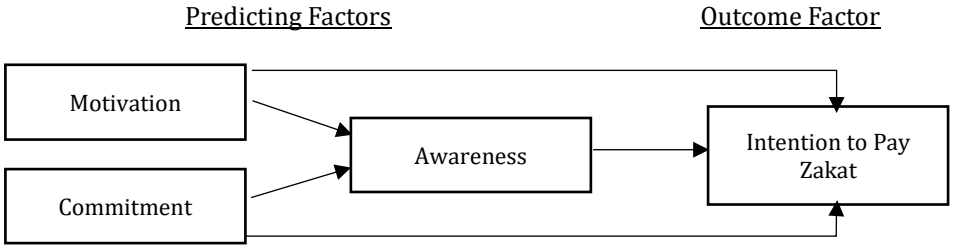
Mediating Effect of Awareness

Awareness refers to an individual's capacity to recognize, comprehend, and remain informed about specific issues, events, or environments. It reflects a conscious understanding of what is happening within a given context. In the context of zakat, raising awareness is essential to deepen public understanding of its religious and social importance. Educating the broader community, especially the younger generation, about zakat's values and obligations is a vital step toward fostering long-term compliance and social responsibility (Senawi et al., 2021).

In addition to its direct impact, awareness has been demonstrated to act as a mediating variable in a number of organizational and behavioral situations. It has been revealed through several empirical studies that awareness can completely mediate the relationship between independent and dependent variables. For instance, Sihombing et al. (2023) Found that fraud awareness was essential for linking risk management to integrity systems. Likewise, van der Schyff & Flowerday (2021) Found that the connection between personality traits and privacy-related behaviors was mediated by information security awareness. As Zhao et al. (2020) Pointed out, ambient awareness improved knowledge sharing in students, and Chee Choy et al. (2017) Demonstrated that learner awareness had an important impact on affective and cognitive learning behavior. However, not all findings are consistent, Zadawa et al. (2018) Found that awareness did not mediate the relationship between compliance barriers and cost performance in Nigerian public universities. Considering these mixed findings, this study proposes that awareness serves as a mediator between motivation, commitment, and the intention to pay zakat. It is assumed that motivation and commitment have high chances of affecting the behavior of paying zakat when it is facilitated by an increased sense of awareness. In this line of reasoning, the following hypotheses are postulated.

H_5: Awareness is positively related to intention to pay zakat.
H_6: Awareness mediates the relationship between motivation and intention to pay zakat.
H_7: Awareness mediates the relationship between commitment and intention to pay zakat.

Figure 1: Research Framework of the Study



3. Methodology

Research Design

This study employed a survey method as the primary data collection approach, utilizing structured questionnaires to facilitate a cross-sectional analysis. As noted by Sekaran & Bougie (2016) and Kumar et al. (2013) tThis approach is considered robust for its ability to capture data from authentic settings, thereby improving the credibility of the study's findings. The research was conducted in Kedah Darul Aman, located in the northern region of Malaysia, and specifically targeted employees working in private universities and colleges within the state.

To accommodate varying levels of accessibility among participants, the distribution of questionnaires was carried out through a mixed distribution mode approach. Approximately half of the respondents received printed copies delivered directly by the researchers, while the remaining participants were provided with a Google Form link via email, as requested by the participating institutions. This ensured that staff members who were unavailable during the initial in-person distribution still had the opportunity to participate in the study.

Sampling

A total of 500 questionnaires were distributed to employees at private universities and colleges in Kedah, with prior approval from their respective Human Resource (HR) departments. Within a week, follow-up efforts with institutional managers yielded 173 completed responses, resulting in a response rate of 34.6%. After data screening, 26 responses were excluded due to incompleteness or inconsistencies, leaving 147 valid responses for analysis.

Due to the lack of comprehensive employee lists, a combination of convenience and snowball sampling was employed. Convenience sampling enabled access to readily available participants, while snowball sampling was initiated through faculty and departmental managers who encouraged staff participation. Although non-probability sampling may limit generalizability, it was suitable for this exploratory study and allowed for diverse representation across academic and administrative roles.

Measures

The questionnaire for this study was developed by adapting established measurement scales to assess four key constructs: motivation, commitment, awareness, and intention to pay zakat. It was divided into five sections. Section A collected demographic data, including gender, age, education level, job position, income, work experience, and institution name. Section B measured motivation using seven items from McAuley et al. (1989), while Section C assessed commitment with eight items from Allen & Meyer (1990). Section D evaluated awareness using five items; two adapted from Ahmed (2015) and three items from Ambali & Bakar (2014). Section E was dedicated to the intention to pay zakat, and it was based on four items of Indrawati & Putri (2018). Following established methodological recommendations, the questionnaire underwent a back-translation process to ensure linguistic accuracy between its English and Bahasa Malaysia versions; all items were then measured using a seven-point scale (1 = strongly disagree; 7 = strongly agree) to capture responses. (Hulland et al., 2010; Sekaran & Bougie, 2016).

Data Analysis Procedures

The data analysis in this study was conducted in two main stages. Before hypothesis testing, a preliminary

analysis was carried out using IBM SPSS to ensure data quality and readiness. Following this, inferential analysis was performed using PLS-SEM via SmartPLS 4 (Ringle et al., 2022). The quality of the measures was determined before testing the proposed hypotheses by assessing the measurement model in terms of reliability and validity. After ensuring the psychometric integrity of the constructs, the analysis was continued with the structural model to determine whether the proposed relationships were significant and whether the model had predictive power (Hair et al., 2019; Henseler et al., 2016).

4. Findings and Results

Profile of Respondents

The survey involved 147 respondents. Of these, 61.9% were female and 38.1% male. The majority of participants (49.7%) were aged between 36 and 45 years, while the smallest group was those under 25. Regarding education, 33.3% of the respondents had a bachelor's degree, 25.2% had a master's degree, and 17% had a diploma. Regarding work experience, 39.5% had served 11 to 15 years, while only 8.8% had 16 to 19 years of experience. Most respondents were administrative staff (53.7%), with academicians making up 44.2%. A detailed summary is presented in Table 1.

Table 1: Profile of Respondents (n = 147)

Profile	Sub-Profile	Frequency (n)	Percentage (%)
Gender	Male	56	38.1
	Female	91	61.9
Age	Less than 25 years	6	4.1
	26 – 35 years old	40	27.2
	36 – 45 years old	73	49.7
	46 – 55 years old	23	15.6
	55 years old and above	5	3.4
Education	SPM/STPM	16	10.9
	Diploma	25	17
	Bachelor's Degree	49	33.3
	Masters	37	25.2
	PhD/Doctorate	20	13.6
Job Position	Admin	79	53.7
	Academician	65	44.2
	Others	3	2
Salary	RM 0 – RM 1,799	10	6.8
	RM 1,800 – RM 3,000	51	34.7
	Above RM 3,000	86	58.5
Work Experience	Less than 5 years	26	17.7
	6 – 10 years	26	17.7
	11 – 15 years	58	39.5
	16 – 19 years	13	8.8
	20 years and above	24	16.3

All the variables were assessed for normality using skewness and kurtosis values to determine their suitability in further analysis. Results indicated that motivation, commitment, awareness, and intention to pay zakat were normally distributed, with values falling within the acceptable range of ±1.96 (Hair et al., 2010). Also, to overcome the possible common method bias, the Single Factor Test by Harman was used in the study. The analysis revealed that the proportion of the total variance explained by a single factor was 33.28%, which is significantly less than 50% and this fact showed that there was no common method bias, and the data could be used in further analysis.

Measurement Model

To ensure the reliability and validity of the measurement model, several assessments were conducted, including indicator reliability, internal consistency, convergent validity, and discriminant validity. The indicator loadings were all above the 0.50 minimum threshold, with values between 0.577 and 0.904, which

means that all indicators have acceptable reliability. (Hair et al., 2014). Internal consistency was measured using Composite Reliability (CR), with the CR value of all constructs ranging between 0.858 and 0.951, which exceeded the recommended value of 0.70 (Henseler et al., 2009), and therefore, internal consistency was high. Convergent validity was determined by the Average Variance Extracted (AVE). The results indicated that the AVE scores of all constructs were between 0.585 and 0.768, which were above the minimum threshold of 0.50 and thus passed the convergent validity criteria. (Ramayah et al., 2016; Wong, 2013). These findings substantiate that the constructs are reliable and valid. Table 2 shows a summary of CR and AVE values.

Table 2: Results of Reliability and Convergent Validity

Construct	Item	Loading	CR	AVE
Motivation (MOT)	MOT1	0.917	0.951	0.768
	MOT2	0.898		
	MOT3	0.875		
	MOT4	0.870		
	MOT5	0.904		
	MOT6	0.861		
	MOT7	0.804		
Commitment (COMT)	COMT1	0.725	0.873	0.627
	COMT2	0.822		
	COMT3	0.792		
	COMT4	0.781		
	COMT7	0.834		
Awareness (AWA)	AWA1	0.834	0.858	0.585
	AWA2	0.823		
	AWA3	0.806		
	AWA4	0.754		
	AWA5	0.577		
Intention to Pay Zakat (INT)	INT1	0.729	0.865	0.651
	INT2	0.862		
	INT3	0.822		
	INT4	0.809		

Discriminant validity was assessed using the Heterotrait-Monotrait (HTMT) ratio, which evaluates whether constructs are conceptually distinct. All HTMT values were below the recommended threshold of 0.85 (Kline, 2011), indicating satisfactory discriminant validity, as shown in Table 3. Additionally, the HTMT inference method was applied by examining the confidence intervals (CI) for each construct pair. None of the intervals exceeded the critical value of 1, further confirming the absence of discriminant validity concerns (Hair et al., 2017).

Table 3: Results of the HTMT Ratio

	MOT	COMT	AWA	INT
MOT				
COMT	0.157 (CI: 0.077, 0.266)			
AWA	0.618 CI: 0.452, 0.753)	0.301 (CI: 0.154, 0.453)		
INT	0.462 (CI: 0.275, 0.615)	0.185 (CI: 0.090, 0.290)	0.652 (CI: 0.494, 0.778)	

Structural Model

To ensure the stability of the path estimates, a multicollinearity assessment was performed by calculating the Variance Inflation Factor (VIF) for each construct. As none of the VIFs exceeded 3.3, the model met the requirement of being below the 5.0 threshold, and therefore, multicollinearity was not a concern in this analysis (Hair et al., 2017; Ringle et al., 2018).

The structural model was then tested to ascertain the explanatory and predictive power, as summarized in Table 4. The model's explanatory strength was assessed using R^2 and effect size (f^2), while bootstrapping with 10,000 resamples (Becker et al., 2022) It was used to estimate path coefficients. Predictive relevance (Q^2) was evaluated using the blindfolding procedure. Results showed that motivation (MOT) and commitment (COMT) together explained 37% of the variance in awareness (AWA) and 36.6% in intention (INT), indicating moderate explanatory power. (Chin, 1998; Hair et al., 2012). Effect size analysis revealed that MOT ($f^2 = 0.041$) had a small effect, COMT ($f^2 = 0.000$) had no effect, while AWA ($f^2 = 0.226$) had a medium effect on INT (Hair et al., 2014).

Path coefficient analysis showed that both MOT ($\beta = 0.563$, $t = 7.747$, $p < .001$) and COMT ($\beta = 0.180$, $t = 2.786$, $p < .01$) significantly influenced AWA, supporting H_1 and H_3. AWA also significantly predicted INT ($\beta = 0.475$, $t = 6.735$, $p < .001$), supporting H_5. H_2 was confirmed by a significant direct relationship between MOT and INT ($\beta = 0.197$, $t = 1.984$, $p < .05$), whereas H_4 was not supported, as the path between COMT and INT was insignificant ($\beta = 0.015$, $t = 0.199$, $p > .05$). The model demonstrated adequate predictive relevance, as indicated by a Q^2 value of 0.207 for INT, which is well above the threshold of zero (Hair et al., 2011; Henseler et al., 2009).

Table 4: Path Coefficients

	Path	*β*	*t*	*p*	Hypothesis	VIF	f^2
H_1	MOT –> AWA	0.563	7.747	0.000	Supported	1.021	0.498
H_2	MOT –> INT	0.197	1.984	0.047	Supported	1.530	0.041
H_3	COMT –> AWA	0.180	2.786	0.005	Supported	1.021	0.051
H_4	COMT –> INT	0.015	0.199	0.842	Not Supported	1.074	0.000
H_5	AWA –> INT	0.475	6.735	0.000	Supported	1.608	0.226

Adj. $R^2 = 0.366$
Q^2 for INT= 0.207

To evaluate the mediating role of awareness, the bootstrap resampling technique was employed. The results, presented in Table 5, reveal two statistically significant mediation pathways. First, the indirect effect of MOT on the outcome variable through awareness was significant, with a standardized coefficient of ($\beta = 0.086$, $t = 2.554$, $p < .01$). Second, COMT also demonstrated a significant indirect effect via awareness ($\beta = 0.267$, $t = 4.752$, $p < .001$). These findings provide robust support for Hypotheses H_6 and H_7, confirming that awareness serves as a significant mediator in both relationships.

Table 5: Results of the Mediating Analysis

	Path	Beta (β)	*t*-value	*p* value	Decision
H_6	MOT–> AWA –> INT	0.086*	2.554	0.011	Supported
H_7	COMT –> AWA –> INT	0.267***	4.752	0.000	Supported

The out-of-sample predictive accuracy of the model was assessed with the PLSpredict procedure, a holdout sample technique that generates predictions for both constructs and their individual items. (Shmueli et al., 2016). A 10-fold cross-validation was conducted, focusing on the model's final endogenous variables, AWA and INT, as recommended by Shmueli et al. (2019). For this test, AWA and INT were identified as the final endogenous variables. The Q^2_predict values of both variables were positive (AWA = 0.343; INT = 0.207), which means that they have predictive relevance (Hair et al., 2019). The main measure of evaluation was Root Mean Squared Error (RMSE). The model's out-of-sample predictive power was evaluated by comparing its performance against a basic linear model (LM), with detailed results available in Table 6. In most of the indicators, the PLS-SEM model generated a lower prediction error, which, based on the standards set by Shmueli et al. (2019), proves that the model has a medium predictive power.

Table 6: PLSpredict Results

	Q^2predict	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
AWA1	0.379	0.405	0.269	0.455	0.278
AWA2	0.313	0.414	0.265	0.458	0.28
AWA3	0.117	0.843	0.667	0.918	0.721
AWA4	0.108	1.123	0.907	1.181	0.96
AWA5	0.01	1.25	0.995	1.337	1.068
INT1	0.286	0.379	0.263	0.42	0.242
INT2	0.049	0.811	0.607	0.849	0.628
INT3	0.000	0.900	0.657	0.942	0.683
INT4	0.022	0.787	0.57	0.792	0.577

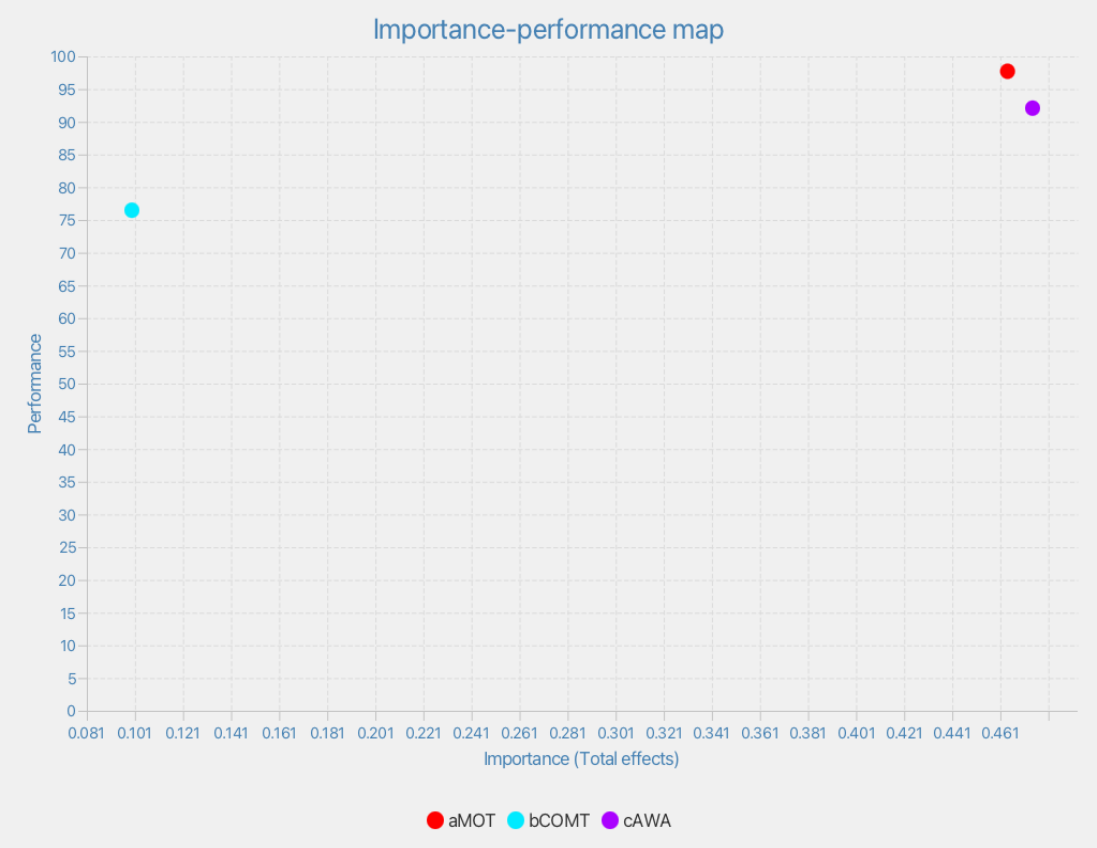
Importance-Performance Matrix Analysis (IPMA)

To pinpoint areas for improvement, IPMA was used, targeting Intention to Pay Zakat. The analysis contrasts the importance of each predictor (its total effect) with its current performance (average score), quickly identifying critical yet underperforming factors to guide strategic efforts. (Ringle & Sarstedt, 2016). AWA was the most influential predictor (importance = 0.475) as indicated in Figure 2 and Table 7, but its performance score (92.091) was not the best. In contrast, MOT demonstrated the highest performance (97.721) but was less influential. COMT showed the lowest importance (0.100) and a relatively low performance score (76.490), suggesting it is a weaker predictor and a potential area for strategic improvement.

Table 7: Results of IPMA

Variables	Intention to Pay Zakat	
	Total Effect (Importance)	Index Value (Performance)
Motivation	0.464	97.721
Commitment	0.100	76.490
Awareness	0.475	92.091

Figure 2: IPMA Assessment Illustration



Discussion

This study shows that motivation, commitment, and awareness all play roles in influencing employees' intention to pay zakat at private universities and colleges. Motivation stands out as the most important factor; it helps increase awareness about zakat and encourages people to act on it. While commitment helps raise awareness, it does not directly lead to a stronger intention to pay zakat. This means that even committed employees may not necessarily feel driven to fulfill this obligation unless they are also motivated. These results support earlier research by Sheikh Mokhtar et al. (2018), which also emphasized the importance of motivation. The model explains about 36.6% of the variation in zakat payment intention, suggesting that other factors may also be involved and should be explored in future studies.

This study identifies awareness as the most influential factor driving employees' intention to pay zakat. When individuals understand zakat's purpose, calculation, and distribution, they are more likely to act on it. Awareness not only enhances intention but also aligns personal values with religious and social responsibilities, making the act of paying zakat more meaningful. These findings are consistent with prior research emphasizing the role of awareness in shaping behavioral intentions (Chee Choy et al., 2017; Sihombing et al., 2023; van der Schyff & Flowerday, 2021; Zadawa et al., 2018). Motivation also plays a role, particularly for the employees who view zakat as a means of returning to society. It validates the findings of the earlier studies that focus on motivation as one of the factors that determine behavioral intention (Chan & Lay, 2021; Mohamad et al., 2022; Raman et al., 2022; Suo et al., 2021; Zainordin et al., 2022).

However, the study found that commitment does not directly influence intention, contrasting with findings from Zhu et al. (2022), Noor et al. (2020), Sufian and Lee (2019), and Goh and Sandhu (2013), where commitment was a significant predictor in other behavioral contexts. This suggests that in zakat compliance, commitment may operate indirectly through awareness. The mediating role of awareness is further supported by Chee Choy et al. (2017) and Sihombing et al. (2023), reinforcing its function as a bridge between commitment and intention. Notably, motivation influences intention both directly and indirectly via awareness,

indicating that informed individuals with strong motivation are more likely to fulfill their zakat obligations. By clarifying this mechanism, the study helps reconcile inconsistent findings in the literature and pinpoints awareness as a central lever for encouraging compliance.

This research advances a more cohesive understanding of zakat compliance by empirically validating a key behavioral pathway. The findings demonstrate that both motivation and commitment are crucial in building awareness, which in turn acts as the pivotal catalyst driving an employee's intention to pay zakat. Specifically, awareness emerged as a key mediator, linking motivational and commitment-related factors to zakat payment intentions among staff at private universities and colleges in Kedah. These results demonstrate the relevance of promoting awareness in order to promote the practice of zakat via deduction of income. In addition, the combination of Cognitive Evaluation Theory, Organizational Commitment Theory, and the Theory of Planned Behavior (TPB) provides a sound and comprehensive framework to explain the psychological and organizational factors that influence the behavior of paying zakat. This comprehensive approach enhances our understanding of how internal values and workplace dynamics converge to influence religious financial obligations.

Private universities and colleges in Malaysia can boost zakat compliance among employees by creating a culture that supports social responsibility and religious giving. To do this, they should focus on raising awareness through workshops, seminars, and clear, accessible resources that explain zakat, how it's calculated, and how to pay it. At the same time, institutions should nurture motivation by highlighting the spiritual and social value of zakat and promoting a workplace culture that respects religious duties. While commitment alone may not directly lead to zakat payment, it lays the groundwork for awareness and motivation to take effect. Tailoring strategies to match employees' varying levels of understanding and motivation can make these efforts more effective. In the long run, these initiatives not only help employees fulfill their religious obligations but also strengthen the institution's culture and potentially increase zakat contributions that can benefit the wider community.

5. Conclusion and Recommendations

This study provides valuable insights into the psychological drivers of zakat payment among employees in private universities and colleges in Kedah. Awareness emerged as the most influential factor, serving as a critical link between motivation, commitment, and the intention to pay zakat. Motivation also showed a strong direct and indirect effect, while commitment influenced intention only when mediated by awareness.

A notable limitation is the study's cross-sectional nature, which provides only a static view at one point in time and prevents us from observing how behavioral intentions might develop going forward. Self-reported data may be subject to social desirability bias, and the use of nonrandom sampling restricts the generalizability of findings beyond the study context.

Future research should adopt longitudinal approaches to examine changes in zakat behavior over time and expand sampling to include public institutions and other regions for broader applicability. Further exploration of variables such as religiosity, institutional trust, and perceived fairness of zakat distribution is recommended. Additionally, testing targeted interventions, such as structured awareness campaigns, digital zakat platforms, or automated salary deductions, could yield practical strategies for enhancing compliance.

To sum up, this research confirms that awareness is a key factor in encouraging people to pay zakat and that motivation and commitment should be a part of comprehensive compliance efforts. Addressing current gaps and building on these findings can support more effective, sustainable zakat practices that benefit both individuals and society.

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