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The Influence of Environmental Concern on the Intention to Pay Green *Zakat*: An Integration of the Theory of Planned Behavior

Kemas Ammar Amany*, Nur Afifah, Ilzar Daud, Heriyadi, Ahmadi
Universitas Tanjungpura, Indonesia
Email : kemasammaramany@gmail.com

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**Corresponding Author*

ABSTRACT

Zakat has role strategic in distribution wealth and empowerment social, as well as potential support the development agenda sustainable development (SDGs) through draft green *zakat*. Although its potential big, realization *zakat* collection in Indonesia is still low. This study aims to analyze influence environmental concern to intention pay green *zakat* with integrate Theory of Planned Behavior (TPB) framework. Through approach quantitative PLS-SEM on 222 respondents, this study tested variables Subjective norm, attitude, and perceived behavioral control. Research results show that subjective norms, attitudes, and perceptions behavioral control influential positive and significant to intention pay green *zakat*. Meanwhile, environmental concerns No influential direct to intention, but rather through mediation full (full mediation) by variables attitude and perceived behavioral control. This finding confirms that concern ecological *zakat* payer new will transform become intention real If supported by attitude positive and perception convenience access technical. In conclusion, the success green *zakat* in Indonesia is not only depends on awareness environment society, but also on the ability institution in build literacy sustainability as well as provide infrastructure inclusive services to reduce obstacle behavior muzaki.

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INTRODUCTION

Zakat is fundamental instruments in functioning Islamic economy for redistribution wealth and empowerment social, play a role important in strengthen coherence policies for sustainability social and ecological (Tok et al., 2022). *Zakat* is also capable contribute in a way significant on achieving SDGs in various developing countries (Harun & Rahmat, 2025). Indonesia is a country with population Muslim the biggest globally, have the potential for *zakat* reaches

Rp327 trillion per year (Ichsan, 2025; Rahayu, 2025). In 2024, *zakat*, infaq, alms, and social funds religious others (ZIS-DSKL) successful distributed to more of 119 million recipient benefits (, as well as contribute to alleviation around 1.3 million soul from the poverty line (Ichsan, 2025; Subari, 2025).

Although thus, the realization *zakat* collection through institution official in 2024 only around 12 percent, or around Rp. 40–41 trillion from potential national (Yanwardhana, 2025). Low This collection is due to *zakat* literacy which is still limited to the understanding of *zakat* fitrah, while awareness will *zakat* on modern professions and assets still low (Yusfiarto et al., 2020). for answer challenge in 2025, BAZNAS together with UNDP and Bank Syariah Indonesia launched Green *Zakat* Framework which emphasizes *zakat* as instrument sustainability in line with the SDGs, at the same time drive communication strategy new to improve intention muzakki (Nurmutia, 2025; Undp Indonesia, 2025).

Phenomenon intention pays a lot of *zakat* analyzed through intention framework, in particular Theory of Planned Behavior (TPB) (Annahl et al., 2021; Jahidin & Amrizal, 2024; Syaputra et al., 2025). Ajzen (1991) explains that intention is readiness individual for do something behavior certain, which is influenced by three components main: attitude, subjective norm, and perceived behavioral control. Attitude reflect view individual evaluate something behavior based on beliefs, feelings, and experiences they, who then functioning as factor important in influence formation intention (Ajzen, 1991). The bigger belief that *zakat* brings spiritual and social benefits, increasingly big opportunity *zakat* payer for pay *zakat* (Kasri & Sosianti, 2023).

Temporary that, Subjective norm view individual about expectation social and the influence of other people around him, which in turn direct form trend for act or No act in accordance the behavior in question (Ajzen, 1991). Draft This emphasize to what extent someone feel pushed or bound for act Because influence social from environment. In addition, perceived behavioral control related with how much Far belief individual to the capacity and control it has for act in accordance behavior certain (Ajzen, 1991). Convenience access, level good understanding, and existence institution official is become factor important that in consistent proven influence intention behave Islamic finance in Indonesia (Sudarsono et al., 2023; Al-Banna & Nurdany, 2022).

Various studies previously confirm that positive attitude play a role dominant in push intention tithe (Annahl et al., 2021; Jahidin & Amrizal, 2024). In addition, subjective norms are also proven strengthen intention paying *zakat*, especially in communities that have bond strong social and religious (Ilmi et al., 2024; Saad et al., 2020). Perceived behavioral control participate become factor important, because convenience access, level understanding, as well as existence credible *zakat* institution can increase belief *zakat* payer for pay *zakat* regularly consistent (Jahidin & Amrizal, 2024; Santoso & Nurzaman, 2023).

However Thus, the findings empirical related domination TPB construct in the context of *zakat* is still show inconsistencies. Some studies confirm role dominant attitude and subjective norm (Alexandra & Puspawati, 2025), temporary other research actually find perceived behavioral control as predictor main intention paying *zakat* (Ninglasari, 2021; Syaputra et al., 2025). The difference findings This indicates the need enrichment of the TPB model through addition variables relevant contextual with characteristics the behavior being studied.

In context green *zakat*, environmental concerns become predictor important things that influence concern somebody to problem environment (Kamalanon et al., 2022; Ng et al., 2020) Environmental concern describe level awareness and concern individual to condition environment and sustainability ecosystem (Cachero-Martínez, 2020). Individual with level concern tall to environment tend show supportive behavior effort preservation and reduction impact negative to natural (Ngo-Thi-Ngoc et al., 2024). Study Laheri et al. (2024) confirms that environmental concern is construct antecedents main in framework Environmentally Conscious TPB, puts it as construct antecedents main from intention behave green.

A number of studies show that environmental concern influential positive to attitude and perceived behavioral control in context consumption product friendly environment and services sustainable (Chang et al., 2022). In perspective Islamic finance, concern to the environment is also seen as part from not quite enough individual moral and spiritual responsibility, which encourages preference to practice sustainable economy (Laheri et al., 2024; Ng et al., 2020).

Most of the *zakat* studies are still focusing on literacy, religiosity, and belief to institution manager (Ilmi et al., 2024; Kasri & Sosianti, 2023; Yusfiarto et al., 2020). Temporary integration aspect environmental concern on relative *zakat* seldom done. Based on gap this study aims to analyze impact environmental concern to intention paying *zakat* oriented sustainability through the TPB framework, as well as give contribution practical in help provider service designing a harmonious *zakat* program with mark sustainability and Sustainable Development Goals (SDGs).

RESEARCH METHODS

Study This use approach quantitative with design associative causal. Instrument study implemented with questionnaire on line with scale 5- point Likert scale distributed using Google Form compiled based on indicator each variable, then distributed to respondents who meet the requirements criteria research. Population study is muzakki and prospective muzakki in Indonesia, while size sample determined based on references from Hair et al. (2021), that state that size minimum sample in PLS-SEM can counted with multiply amount indicator as many as 10 times, so that amount the minimum number of respondents is 190 respondents. The number of respondents respondents' study this, improved become over 200 respondents for ensure better data quality and statistical power tall in SEM-PLS analysis (Hair et al., 2021). Data retrieval technique samples used is purposive sampling. With criteria: (1) respondents at least 18 years old, (2) Have income, and (3) domiciled in Indonesia (4) knowing *zakat* obligations, as well as own awareness to issue environment.

Research data analysis This use SmartPLS 4 with method Partial Least Squares Structural Equation Modeling (PLS-SEM) through two stages main. Testing outer model done for validate instrument through AVE value (> 0.5), outer loadings (> 0.708), and validity test discriminant use criteria Heterotrait – Monotrait Ratio, Cross Loading and Fornell-Larcker (Hair et al., 2021). Internal consistency was also ensured through mark composite reliability and Cronbach's Alpha above 0.70. Testing inner model done for evaluate strength prediction through R-square as well as testing hypothesis with t-statistic threshold > 1.645 or p-value < 0.05. Procedure bootstrapping implemented for test influence No directly to identify role variables mediation in the model. fig accurate and comprehensive.

Instrument study built from indicator variables that have been tested in research previous. Variable environmental concern measured with five indicators, namely environmental worry, human impact, harmony with nature, quality improvement and responsibility (Ng et al., 2020; Ngo-Thi-Ngoc et al., 2024). Variable subjective norm measured with 3 indicators, namely family influence, peers influence and social expectations (Jahidin & Amrizal, 2024). Variable attitude measured with 3 indicators, namely cognitive, emotional and benefits (Annahl et al., 2021). Variables perceived behavioral control measured with 4 indicators, namely self-decision control, knowledge, opportunity and confidence (Annahl et al., 2021). As for the variables intention measured with 4 indicators, namely plan, willingness, effort and recommendation (Annahl et al., 2021; Jahidin & Amrizal, 2024).

RESULTS AND DISCUSSION

Results

Characteristics respondents

Table 1. Characteristics Respondents

Category	Item	F	%
Gender	Man	119	53.60%
	Woman	103	46.40%
	Total	**222**	**100.0%**
Age	18-24 Years	82	36.94%

	25-34 Years	52	23.42%
	35-44 Years	52	23.42%
	More from 45 Years	36	16.22%
	Total	**222**	**100.0%**
Domicile	Kalimantan	87	39.01%
	Java	75	33.63%
	Sumatra	34	15.25%
	Sulawesi	12	5.38%
	Bali and Nusa Tenggara	12	5.38%
	Papua	3	1.35%
	Total	**222**	**100.0%**
Work	civil servant	52	23.42%
	Employee Private	69	31.08%
	Businessman	50	22.53%
	Indonesian National Armed Forces/Indonesian National Police	11	4.95%
	Freelance	26	11.71%
	Barista	7	3.15%
	Farmer	3	1.35%
	Housewife	3	1.35%
	Casual Daily Worker	1	0.46%
	Total	**222**	**100.0%**
Income Per month	Less than Rp. 3,000,000	35	15.77%
	Rp. 3,000,000 – Rp. 5,000,000	96	43.24%
	Rp. 5,000,000 – Rp. 10,000,000	56	25.22%
	More from Rp. 10,000,000	35	15.77%
	Total	**222**	**100.0%**
Once pay *zakat*	Already Once pay *zakat*	156	70.27%
	Never But planning	66	29.73%
	Total	**222**	**100.0%**
Once hear term green *zakat*, before?	Yes	140	63.06%
	No	82	36.94%
	Total	**222**	**100.0%**

Source: Researcher's processed results (2026)

Based on table 1, research This involving 224 respondents, the majority of whom various sex male (53.60%), aged 18-24 years (36.94%), domiciled in Kalimantan (39.01%), and working as as employee private sector (31.08%), so that part big own income monthly is in the range of Rp. 3,000,000 – Rp. 5,000,000 (43.24%). If you look at from aspect behavior religious, some big respondents Already Once pay *zakat* (70.27%), as well as own level sufficient literacy Good to contemporary *zakat* issues where the majority respondents state Already Once hear about term *green zakat* (63.06%).

Measurement Models

suitability tests, validity tests, and reliability tests is as following:

Table 2. Convergent Validity and Composite Reliability

Variables	Item	LF	CA	CR	AVE
Environmental Concern (EC)	I'm worried to impact problem environment for sustainability in the future.	0.782	0.864	0.902	0.648
	I realized that activity humans greatly influence sustainability environment	0.792			
	I agree that guard natural important for welfare man	0.791			
	I support the green *zakat* program which aims to for repair quality environment.	0.791			
	I feel responsible answer for care to condition environment	0.865			
Subjective Norm (SN)	Family I expect I pay *zakat* for environmental programs.	0.935	0.932	0.956	0.880
	Friends, I have an opinion that I should pay green *zakat*.	0.946			
	People in the neighborhood I assume that I should pay *zakat* for environmental programs.	0.932			
Attitude (ATT)	Paying the allocated *zakat* for environmental programs is a good idea.	0.842	0.793	0.878	0.706
	Pay green *zakat* will become a pleasant experience for I.	0.853			
	Pay green *zakat* is action positive Because can give benefit for society and environment.	0.825			
Perceived Behavioral Control (PBC)	The decision to pay green *zakat* completely is at in control I.	0.745	0.883	0.920	0.743
	I have sufficient knowledge for pay green *zakat*.	0.879			
	I have chance for pay green *zakat* which distributes funds to environmental programs.	0.900			
	I believe capable pay green *zakat* for environmental programs.	0.914			
Intention (INT)	I plan for paying *zakat* that supports environmental programs.	0.917	0.934	0.953	0.836
	I am willing paying *zakat* that supports environmental	0.906			

programs.	
I will try paying *zakat* that supports environmental programs.	0.920
I want to recommend to others to paying *zakat* that supports environmental programs.	0.913

Source: Researcher's processed results (2026)

Based on Table 2, all indicators in the measurement model have met the criteria for validity and reliability. The loading factor values of each indicator are above 0.70, with ranges for environmental concern (0.782–0.865), subjective norm (0.932–0.946), attitude (0.825 - 0.853), perceived behavioral control (0.745 - 0.914), and intention (0.906 - 0.920). Convergent validity in PLS-SEM is assessed using outer loading ⩾ 0.70 and AVE ⩾ 0.50. Indicators with loading values between 0.40 - 0.70 are still acceptable as long as the AVE and composite reliability meet the required thresholds. This indicates that all indicators adequately reflect their respective constructs.

In addition, Cronbach's alpha and composite reliability values for all variables are above 0.70 (0.793–0.934 and 0.878–0.956), indicating strong internal consistency. The AVE values of all constructs also exceed 0.50 (0.648–0.880), meaning each construct explains more than 50% of the variance of its indicators. Thus, the measurement model has met the criteria for convergent validity and reliability, in line with the standards proposed.

Descriptive statistics

Average response respondents on the 5 (five) variables studied presented in the table following:

Table 3. Descriptive Statistics

Variables	Mean	Standard Deviation	N
Environmental Concern	4,172	0.835	222
Subjective Norm	3.165	1,293	222
Attitude	4.136	0.912	222
Perceived Behavioral Control	3,879	1.103	222
Intention	3,961	1,027	222

Source: Researcher's processed results (2026)

Based on information shown in Table 3, the level environmental concern respondents are in the category positive with the average value was 4,172, followed by attitude (4,136), perceived behavioral control (3,879), and intention (3,961). Meanwhile, that is, subjective norm gets the average value is 3.165 which is in the category neutral. In terms of general, results This show that respondents own concern good environment, attitude positive to green *zakat*, as well as perception control strong behavior, even though the influence of social norms Still be at the level moderate, so that trend intention for pay Green *Zakat* is classified as positive.

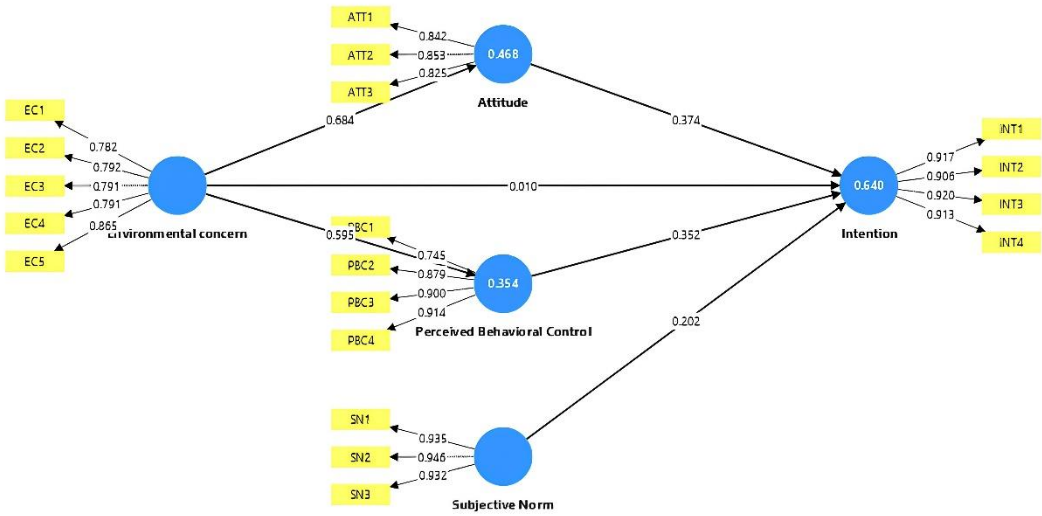

Figure 1. PLS-SEM Algorithm

Discriminant Validity

Table 4. Discriminant validity- Heterotrait – Monotrait Ratio

	ATT	EC	INT	PBC	SN
ATT					
EC	0.821				
INT	0.803	0.635			
PBC	0.720	0.682	0.781		
SN	0.572	0.541	0.657	0.673	

Source: Researcher's processed results (2026)

Based on results measurements in Table 4, using approach Heterotrait – Monotrait Ratio (HTMT), all mark ratio between construct is below the recommended threshold limit in PLS-SEM model evaluation. The highest HTMT value recorded in the relationship between attitude and environmental concerns of 0.821, while mark other is at in range 0.541 to 0.803. All values are still below the 0.90 threshold, indicating that the discriminant validity criterion has been met. Condition This show that each construct own level adequate and inadequate differences experience overlapping overlap conceptual.

Fornell-Larcker Criterion

Table 5. Fornell-Larcker Criterion

	ATT	EC	INT	PBC	SN
ATT	**0.840**				
EC	0.684	**0.805**			
INT	0.697	0.573	**0.914**		
PBC	0.612	0.595	0.711	**0.862**	
SN	0.504	0.488	0.613	0.619	**0.938**

Source: Researcher's processed results (2026)

Based on Table 5, the results testing Fornell–Larcker show that mark root squared AVE at each construct bigger compared to with mark the correlation to other constructs in the model. Constructs attitude owns The AVE value is 0.840, environmental concern 0.805, intention 0.914, perceived behavioral control 0.862, and subjective norm 0.938. All mark the beyond correlation between corresponding constructs, which indicate that each latent variable is capable of explain variance the indicators in a way more dominant compared to shared variance with other constructs in the model.

Cross Loading

Table 6. ***Cross Loading***

	ATT	EC	INT	PBC	SN
ATT1	**0.842**	0.608	0.524	0.411	0.269
ATT2	**0.853**	0.612	0.679	0.679	0.611
ATT3	**0.825**	0.494	0.540	0.423	0.362
EC1	0.523	**0.782**	0.406	0.421	0.325
EC2	0.513	**0.792**	0.469	0.470	0.370
EC3	0.567	**0.791**	0.440	0.478	0.385
EC4	0.572	**0.791**	0.449	0.475	0.385
EC5	0.576	**0.865**	0.534	0.543	0.484
INT1	0.643	0.513	**0.917**	0.610	0.552
INT2	0.645	0.483	**0.906**	0.640	0.528
INT3	0.634	0.544	**0.920**	0.676	0.559
INT4	0.628	0.554	**0.913**	0.673	0.601
PBC1	0.513	0.535	0.492	**0.745**	0.281
PBC2	0.525	0.558	0.650	**0.879**	0.666
PBC3	0.540	0.497	0.636	**0.900**	0.587
PBC4	0.534	0.465	0.662	**0.914**	0.568
SN1	0.504	0.444	0.590	0.621	**0.935**
SN2	0.475	0.450	0.573	0.565	**0.946**
SN3	0.439	0.479	0.562	0.554	**0.932**

Source: Researcher's processed results (2026)

Based on Table 6, all indicators show the highest loading on their respective constructs compared to other constructs, and all values are above the recommended minimum of 0.708 for the reflective model. Indicators for attitude, environmental concern, intention, perceived behavioral control, and subjective norm consistently contribute the most to their respective constructs, indicating that each construct is well defined empirically.

These results confirm that each indicator has a stronger correlation with its own construct than with others in the model. Thus, the cross-loading evaluation shows that there is no issue with discriminant validity, and the measurement model is suitable to proceed to the next stage of discriminant validity testing in the PLS-SEM procedure.

Structural model (*Inner Model)*

Level of variation change variables independent to variables dependent measured with mark RSquare. for the research model, the higher the R-Square value tall shows a more predictive model strong. The R Square value is shown in the table following:

Table 7. R Square

	R-square	R-square adjusted
Intention	0.640	0.634
Attitude	0.468	0.465
Perceived Behavioral Control	0.354	0.352

Source: Researcher's processed results (2026)

Based on Table 7, the R-square value for the intention construct is 0.640, indicating that 64% of the variation in the intention to pay green *zakat* is explained by attitude, environmental concern, perceived behavioral control, and subjective norm, while the remaining 36% is influenced by other factors outside the model. The R-square value for attitude is 0.468, meaning 46.8% of its variation is explained by environmental concern, while 53.2% is influenced by other variables. For perceived behavioral control, the R-square value is 0.354, indicating that 35.4% of its variance is explained by exogenous constructs in the model.

The adjusted R-square values are very close to the R-square values, namely 0.634 for intention, 0.465 for attitude, and 0.352 for perceived behavioral control, indicating good model stability and no signs of overfitting. Based on the classification, the R-square value for intention is categorized as moderate to strong, attitude as moderate, and perceived behavioral control as weak to moderate. Overall, these findings show that the structural model has adequate predictive ability in explaining the endogenous variables.

Hypothesis testing

Testing hypothesis uses Structural Equation Model (SEM) analysis through SmartPLS 4. Hypothesis stated accepted if mark *p-value* < 0.005 and stated rejected if exceeding the limit.

Table 8. Hypothesis Result

Path	Original sample	Sample mean	Standard deviation	T statistics	P values	Results	Hypothesis Decisions
EC -> ATT	0.684	0.683	0.058	11,845	0.000	Significant	Accepted
EC -> PBC	0.595	0.0596	0.067	8,930	0.000	Significant	Accepted
EC-> INT	0.010	0.009	0.107	0.089	0.929	Insignificant	Rejected
SN -> INT	0.202	0.200	0.052	3,878	0.000	Significant	Accepted
ATT-> INT	0.374	0.376	0.101	3,699	0.000	Significant	Accepted
PBC -> INT	0.352	0.352	0.091	3,863	0.000	Significant	Accepted
EC -> ATT -> INT	0.255	0.258	0.076	3,352	0.001	Significant	Accepted
EC -> PBC -> INT	0.209	0.209	0.057	3,663	0.000	Significant	Accepted

Source: Researcher's processed results (2026)

Testing hypothesis done use method bootstrapping. Analysis results show that environmental concern influential positive and significant to attitude (β = 0.684; t = 11.845; p = 0.000), so H1 is accepted. Environmental concern also has an influence positive and significant to perceived behavioral control (β = 0.595; t = 8.930; p = 0.000), which means H2 is accepted. However, the influence direct environmental concern to intention No significant (β = 0.010; t = 0.089; p = 0.929), so H3 is rejected. Furthermore, subjective norm influential positive and significant to intention (β = 0.202; t = 3.878; p = 0.000), so H4 is accepted. Attitude is also proven influential positive and significant to intention (β = 0.374; t = 3.669; p = 0.000), which supports H5. In addition, perceived behavioral control influential positive and significant to intention (β = 0.352; t = 3.863; p = 0.000), so H6 is accepted.

Mediation test results show that environmental concern influential No direct in a way significant to intention through attitude (β = 0.255; t = 3.352; p = 0.001) and through perceived behavioral control (β = 0.205; t = 3.663; p = 0.000). With Thus, H7 and H8 are accepted, which confirms that influence environmental concern to intention pay green *zakat* occurs through role mediation attitude and perceived behavioral control.

Discussion

The development of sustainable Islamic philanthropy concepts such as green *zakat* reflects a transformation of *zakat* practices from merely a welfare distribution instrument into a mechanism that is also responsive to environmental issues. The results of this study indicate that intention is simultaneously influenced by environmental concern and subjective norm, with attitude and perceived behavioral control acting as mediating variables in these relationships. Approximately 64% of the variance in the intention to pay green *zakat* can be explained by the combination of environmental concern, attitude, subjective norm, and perceived behavioral control. In addition, environmental concern explains 46.8% of the variance in attitude and 35.4% of the variance in perceived behavioral control. These findings confirm that environmental concern serves as a fundamental basis in shaping muzakki's intention toward sustainability-oriented *zakat*.

Descriptive analysis shows that environmental concern has the highest average score (4.172), indicating a high level of ecological awareness among respondents. This positive trend is followed by attitude (4.136) and intention (3.961), suggesting alignment between positive attitudes and the intention to pay green *zakat*. On the other hand, perceived behavioral control (3.879) and subjective norm (3.165) show relatively lower scores, with subjective norm falling into the moderate category. These findings suggest that respondents' decisions to support green *zakat* are driven more by internal principles and perceived environmental benefits rather than by social pressure or external recommendations.

Based on hypothesis testing, environmental concern has a positive and significant effect on attitude. This indicates that the higher an individual's concern for environmental issues such as climate change and socio-ecological sustainability, the more positive their evaluation of green *zakat*. This finding is consistent with previous studies, which found that environmental concern significantly influences attitude in the context of green product purchasing intention. Furthermore, environmental concern also has a positive and significant effect on perceived behavioral control. Individuals with high environmental concern not only develop positive attitudes but also perceive themselves as having the ability and control to participate in green *zakat*. This result is supported by Ng et al. (2020), which state that higher environmental concern strengthens behavioral control through increased confidence, knowledge, and perceived opportunities to engage in sustainable practices.

However, the third hypothesis, which proposed that environmental concern positively influences intention, is rejected, as indicated by a coefficient value of -0.010, a T-statistic of 0.089, and a p-value of 0.929 (>0.05). This finding aligns with Lius & Salim (2024), which found that among Generation Z consumers, environmental concern does not directly affect purchase intention. Although previous studies have found positive effects in general green product contexts (Ng et al., 2020), the current findings suggest otherwise. Despite the fact that 62.50% of respondents have heard of green *zakat*, the direct influence of environmental concern on intention remains very weak. The dominance of respondents aged 18–24 (36.94%) indicates that emotional concern for ecological issues does not automatically translate into actual intention. Instead, *zakat* payment decisions are more rational, driven by attitude evaluation and perceived ease of access, suggesting that environmental concern acts only as an antecedent variable mediated by attitude and perceived behavioral control.

In contrast, subjective norm, attitude, and perceived behavioral control all have positive and significant effects on the intention to pay green *zakat*. Subjective norm reflects the importance of social expectations in shaping behavioral intention, particularly in Indonesia's collectivist society, where influence from family, peers, and religious leaders provides strong moral encouragement (Annahl et al., 2021; Syaputra et al., 2025). Attitude also significantly influences intention, indicating that a more positive evaluation of green *zakat* leads to stronger willingness to contribute, consistent with Jahidin & Amrizal (2024) and supported by findings on perceived benefits and environmental value. Similarly, perceived behavioral control plays a crucial role, as intention is strongly influenced by individuals perceived ability and access to green *zakat* programs. This is supported by Annahl et al. (2021) and Yusfiarto et al. (2020), emphasizing that knowledge, capability, and access reduce psychological and technical barriers. Furthermore, attitude and perceived behavioral control fully mediate the relationship between environmental concern and intention, indicating that ecological concern must first be transformed into positive evaluation and perceived capability before leading to actual intention. This finding is consistent with Lius & Salim (2024), and Ng et al. (2020). Overall, this study highlights that muzakki intention is shaped by the synergy of cognitive evaluation, social influence, and behavioral control. Environmental concern acts as an initial trigger but requires reinforcement through attitude and perceived behavioral control. This study contributes novelty by integrating ecological issues into Islamic social finance, particularly green *zakat* in Indonesia, emphasizing that enhancing sustainable *zakat* participation requires not only environmental campaigns but also strengthening literacy and providing inclusive payment infrastructure.

CONCLUSION

Study This show that intention *zakat* payer for participate in green *zakat* no formed in a way spontaneous, but rather through consideration to program benefits, impact environment social, as well as perception convenience and control in implementation. Subjective norm, attitude, and perceived behavioral control proven become determinant direct intention pay green *zakat*, while environmental concern play a role as trigger early working in a way No direct through formation attitude positivity and increased sense of trust self muzaki. Findings This confirm that awareness high environment Not yet Enough for push intention without existence belief to program relevance, transparency distribution and convenience access payment. Therefore that, success green *zakat* in Indonesia is not only depends on the narrative concern environment, but also on the ability *zakat* institutions in reduce obstacle technical and building convincing literacy for muzaki.

Although thus, research these own limitations, especially in characteristics respondents are dominated by groups age young as well as measurement unfulfilled intentions Of course represent behavior actual, considering that green *zakat* is still is relative concept new. Based on findings said, the institution *zakat* managers are advised for strengthen program transparency, clarifying impact distribution green *zakat*, as well as provide system Easy and inclusive digital payments. Strengthening social norms through involvement religious and community leaders are also an important strategy in increase trust public. Research furthermore recommended for use longitudinal approach, expanding coverage respondents, as well as integrate other variables such as trust to institutions and religiosity in order to obtain greater understanding comprehensive about behavior *zakat* payer in context green *zakat*

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