

### **Amil's Intention to Take Competency Certification Based on Planned Behavior Theory and Motivation Theory Approach**

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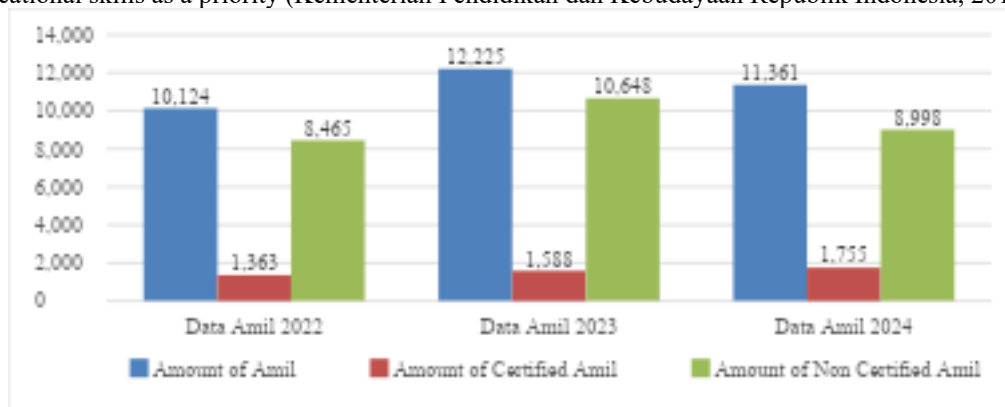
#### **ABSTRACT**

This study addresses the limited uptake of competence certification among Indonesia's zakat administrators (amil), which may depress national zakat collection by signaling uneven professional quality. We analyze how subjective norms, perceived certification costs, career motivation, and economic motivation shape intentions to pursue certification. Grounded in the Theory of Planned Behavior and motivation theory, we use a quantitative design with 131 uncertified amil in Bandung City selected via purposive and snowball sampling. Data were collected through questionnaires and analyzed using descriptive statistics and Partial Least Squares–Structural Equation Modeling (PLS-SEM). Descriptively, subjective norms, perceived costs, career motivation, and economic motivation are high. Hypothesis tests show that subjective norms, career motivation, and economic motivation positively and significantly influence intentions, while the perceived cost has no effect. These results suggest that social expectations and perceived career and income benefits outweigh fee concerns for this population. The study contributes to the professionalization literature in Islamic social finance by clarifying behavioral and motivational drivers of certification intention. Policy implications include leveraging normative influences and communicating career and economic returns, complemented by targeted financial support for cost-sensitive amil. We recommend expanding free or subsidized certification and institutional facilitation by zakat organizations (e.g., study leave, mentoring, exam preparation) to strengthen amil capability and enhance the effectiveness and sustainability of zakat management.

**Key words:** *Amil, Competency Certification, Human Resources, Theory of Planned Behavior, Theory of Motivation*

#### **INTRODUCTION**

Indonesia is a developing country committed to achieving the Sustainable Development Goals (SDGs) by 2030 (Philanthropy Indonesia, 2024). The SDGs comprise 17 global goals formulated by the United Nations in 2015 to end poverty, protect the environment, and ensure prosperity for all (United Nations, 2020). Goal 4 emphasizes quality education to prepare skilled and creative human resources for an increasingly competitive labor market (Alisjahbana & Murniningtyas, 2018; United Nations, 2024), with the development of relevant technical and vocational skills as a priority (Kementerian Pendidikan dan Kebudayaan Republik Indonesia, 2018).



**Figure 1. Number of certified and uncertified amil**

*Source: BAZNAS (2023); BAZNAS (2024); BAZNAS (2025) (processed by the author)*

In zakat management, strengthening amil human resources—competence, professionalism, integrity, and welfare supports the BAZNAS 2020–2025 vision (BAZNAS, 2024). Professional standards are needed, including formal recognition through competency certification (BAZNAS, 2021; Ikbali, 2018). However, as of end-2024, the proportion of certified amil remains low relative to the total (BAZNAS, 2025). Figure 1 shows that certification reached only 13.46% in 2022, declined to 12.99% in 2023, and rose to 15.44% in 2024, leaving 84.56% uncertified (BAZNAS, 2025), despite ecosystem-strengthening strategies that targeted increased certification in 2022–2023 (BAPPENAS, 2021; BAZNAS, 2025).

Suboptimal amil capacity affects the National Zakat Index and fundraising performance; in 2024, realization was about IDR 40.4 trillion approximately 12.35% of the IDR 327.6 trillion potential (BAZNAS, 2024; 2025). Figure 2 depicts this realization–potential gap. International evidence further indicates that professional management influences zakat payment intentions and behavior (Yerrou, Achmaoui, & Bezoui, 2023). Accordingly, BAZNAS certification policies aim to increase productivity, work quality, and public trust in Zakat Management Organizations (OPZ).

At the subnational level, West Jawa especially Bandung City hosts the highest numbers of OPZ and amil while also contributing the largest share of uncertified amil (BAZNAS, 2025; BAZNAS JABAR, 2023; Muslim Peduli, 2024). Although cost barriers are frequently cited (KEMENAG RI, 2023), participation in BAZNAS trainings fell by 30.95% in 2023 despite expanded offerings, suggesting non-cost factors are also at play (BAZNAS, 2024). Figure 3 presents training and participant trends.



**Figure 2. Number of Training and Training Participants for BAZNAS Personnel**

Source: National Amil Zakat Agency (2024)

The initial literature shows that the Theory of Planned Behavior (TPB) and motivation theory are widely used to explain intention (Ajzen, 1991; Maslow, 1954; McClelland, 1961; Prasetyo et al., 2022). Empirical findings on subjective norms, perceived certification costs, career motivation, and economic motivation, however, are mixed: several studies report positive effects, while others find non-significant results, particularly for cost and motivation variables (e.g., Dewi, Putri, & Dewi, 2018; Laksmi & Suciati, 2018; Sapitri & Yaya, 2015).

Evidence that jointly tests subjective norms, perceived costs, career motivation, and economic motivation for amil certification intention in a high-intensity urban setting is still limited, and inconsistent results in prior work warrant re-examination. This study's novelty lies in integrating TPB and motivation theory to evaluate those four predictors simultaneously among uncertified amil in Bandung.

This study will use exogenous variables, namely subjective norms, perception of certification costs, career motivation, and economic motivation. The endogenous variable is the intention of amil competency certification. Thus, the framework of this research is as follows:

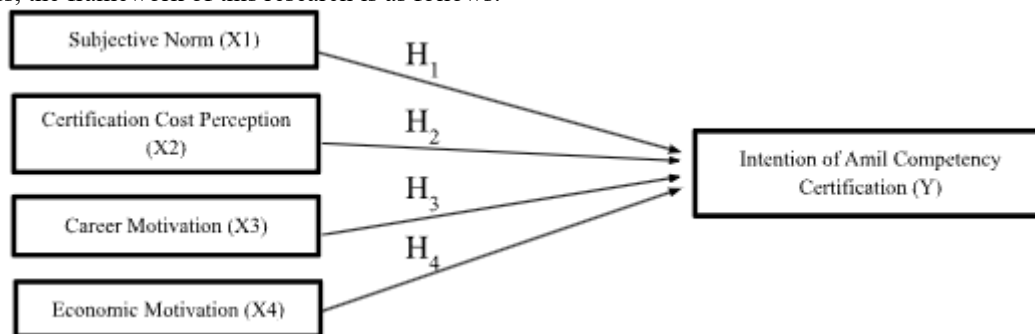


Figure 4. Research Framework

The following is a summary of the hypotheses proposed:

H1: Subjective norms have a positive effect on the intention of certifying the competence of amil.

H2: The perception of certification costs has a negative effect on the intention of certifying the competence of amil.

H3: Career motivation has a positive effect on the intention of Amil competency certification.

H4: Economic motivation has a positive effect on the intention of the amil competency certification

Accordingly, this study aims to analyze the effects of subjective norms, perceived certification costs, career motivation, and economic motivation on the intention to pursue amil competency certification in Bandung City.

## METHOD

This study uses a quantitative design with descriptive and causal approaches. The population is uncertified amil in Bandung City, sampled via non-probability purposive (judgment) and snowball techniques; inclusion required being an amil, working at a zakat institution in Bandung, and lacking an amil competency certificate. Data were collected through a structured questionnaire (Google Forms and written forms) distributed via

WhatsApp, email, and direct institutional outreach, yielding 131 valid responses. Analyses comprised descriptive statistics and Partial Least Squares–Structural Equation Modeling (PLS-SEM) to test relationships between exogenous and endogenous variables. Descriptive categorization followed Azwar (2012): very high ( $X > \mu + 1.5\sigma$ ), high ( $(\mu + 0.5\sigma) < X \leq \mu + 1.5\sigma$ ), moderate ( $(\mu - 0.5\sigma) < X \leq \mu + 0.5\sigma$ ), low ( $(\mu - 1.5\sigma) < X \leq \mu - 0.5\sigma$ ), and very low ( $X < \mu - 1.5\sigma$ ), with  $\mu = (\text{min} + \text{max})/2$  and  $\sigma = (\text{max} - \text{min})/6$ . In PLS-SEM, hypotheses were evaluated at  $\alpha = 0.05$ , with significance determined by  $t > 1.967$  and  $p < 0.05$ .

## RESULTS AND DISCUSSION

The study analyzed 131 uncertified amil in Bandung City. Respondents were predominantly male, aged 20–29, held bachelor’s degrees, and earned IDR 2–3.99 million per month, with the largest share coming from Region I. This profile indicates a relatively young, educated workforce with constrained purchasing power conditions under which social influence, career prospects, and economic considerations plausibly shape intentions to pursue certification.

**Table 2. Respondent Recapitulation Based on Characteristics**

<b>Respondent Characteristics</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>
<b>Areas in Bandung City</b>		
Region I	46	35.11%
Region II	3	2.29%
Region III	41	31.30%
Region IV	41	31.30%
<b>Gender</b>		
Man	71	54.20%
Woman	60	45.80%
<b>Age Range</b>		
15 -19 Years	4	3.05%
20 - 29 Years	74	56.49%
30 - 39 Years	28	21.37%
40 - 49 Years	16	12.21%
50 - 59 Years	4	3.05%
More than > 60 Years	5	3.82%
<b>Final Education</b>		
Elementary/Equivalent	0	0.00%
Junior High School/Equivalent	3	2.29%
High School/Equivalent	35	26.72%
D3	7	5.34%
S1/D4	84	64.12%
S2	2	1.53%
S3	0	0.00%
<b>The Experience of Becoming an Amil</b>		
More > 1 year	107	81.68%
Less than < 1 year	24	18.32%
<b>Income Range</b>		
Less than < IDR 2,000,000	25	19.08%
IDR 2,000,000 – IDR 3,999,999	73	55.73%
IDR 4,000,000 – IDR 4,482,914	14	10.69%
IDR 4,482,915 – IDR 6,000,000	11	8.40%
More than > IDR 6,000,000	0	0.00%
Not answering	8	6.11%

*Source: Data processed by the author*

Descriptive statistics showed all constructs intention to certify, subjective norms, perceived certification costs, career motivation, and economic motivation at high levels. Practically, amil perceive strong social expectations and tangible career/financial benefits from certification, while also acknowledging that fees can be burdensome. These competing forces set the stage for the inferential tests to determine which drivers dominate actual certification intention. Measurement-model diagnostics supported reliability and validity after removing one cost item (PBS2). All indicator loadings exceeded 0.50; average variance extracted surpassed 0.50 across constructs; and discriminant validity held under cross-loadings, the Fornell–Larcker criterion, and HTMT (<0.90). Internal consistency reliability was strong (Cronbach’s alpha and composite reliability >0.80 for all constructs).

Structural-model results indicated no multicollinearity ( $VIF < 5$ ). The model explained intention at a moderate level (adjusted  $R^2 \approx 0.60$ ) and showed meaningful predictive relevance ( $Q^2 \approx 0.58$ ). Effect sizes ( $f^2$ ) ranked subjective norms as the largest contributor ( $\approx 0.26$ , medium), followed by economic motivation ( $\approx 0.15$ , small-medium), career motivation ( $\approx 0.04$ , small), and perceived costs ( $\approx 0.01$ , negligible). Global fit was acceptable (e.g., SRMR  $\approx 0.09$ ; NFI  $\approx 0.69$ ).

**Table 3. Hypothesis Test Results**

	<i>Original sample (O)</i>	<i>T statistics</i>	<i>P values</i>
(X1) Subjective Norms → (Y) Amil Competency Certification Intention	0.403	5.854	0.000
(x2) Perception of Certification Cost → (Y) Intention of Amil Competency Certification	-0.067	1.014	0.155
(x3) Career Motivation → (Y) Amil Competency Certification Intention	0.170	1.947	0.026
(x4) Economic Motivation → (Y) Amil Competency Certification Intention	0.333	4.027	0.000

*Source: Test Output Results with SmartPLS 4 (2025)*

Hypothesis testing showed three positive, significant paths to intention: subjective norms, career motivation, and economic motivation; perceived certification costs were not significant. Substantively, organizational and peer expectations, perceived career mobility, and financial gains outweigh fee concerns—possibly due to institutional facilitation or scholarships. Policywise, interventions that strengthen normative signals (leadership endorsement), formalize career ladders tied to certification, and clarify economic benefits should raise uptake; cost subsidies remain useful for highly price-sensitive groups. *Include: a concise hypothesis-results table (e.g., Table 3) reporting coefficients, t-values, p-values, and decisions.*

## CONCLUSION

The results of the study descriptively show that all variables are in the high category, reflecting the actual condition of amil zakat in the city of Bandung which has a strong intention to take part in competency certification. The results of hypothesis testing show that subjective norms have a positive and significant effect on intention, which reflects strong social support from parents, friends, and leaders, especially the role of leaders (Guntoro, 2024). Meanwhile, the perception of costs does not have a significant effect because most of the certification costs are facilitated by government institutions or programs, such as the 2025 amil certification scholarship from the Ministry of Religion (Zakat Forum, 2025). Career motivation has proven to be an important driver, in line with the provisions in BAZNAS Regulation No. 2 of 2018 that certification is needed to meet national and international work competency standards. In addition, economic motivation also has a significant effect, considering that the majority of respondents have an income below the Bandung City MSE (Kompas.com, 2025), so certification is seen as an opportunity to improve their financial welfare.

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