

The Influence of Religiosity, Trust and Income on Muzakki's Interest in Paying Zakat to Institutions

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Abstract : Zakat is a form of material social worship, has a strategic and decisive position. However, there is a gap between the potential of zakat funds and the reality of collection due to the lack of public awareness. This study aims to empirically test the variables in the research that have been formulated in the formulation of the problem, namely whether there is an influence between religiosity, belief, and income on muzakki's interest paying zakat in BAZNAS Pangkalpinang city. The sample population used is 100 respondents. The data used in this study are primary data with validity test, reliability test, classical assumption test (normality, autocorrelation, and heteroscedasticity), F test, t test, and multiple regression analysis. Hypothesis testing was carried out with the help of the Statistical Package for the Sciences (SPSS) version 26 software. The result of this study is that religiosity partially does not affect the interest of muzakki in paying zakat, trust partially affect the interest of muzakki in paying zakat, income partially affect the interest of muzakki in paying zakat. Based on the results of the F (simultaneous) test, it shows that of the variable religiosity, belief, and income significance of the influence on the interest of muzakki to pay zakat. Thus the trust variable becomes the most dominant variable on the interest of muzakki in paying zakat at the Pangkalpinang City National Amil Zakat Agency. The implication of the research results is that zakat institutions conduct massive zakat religiosity literacy and improve the image of institutions to be more transparent, productive and contributive.

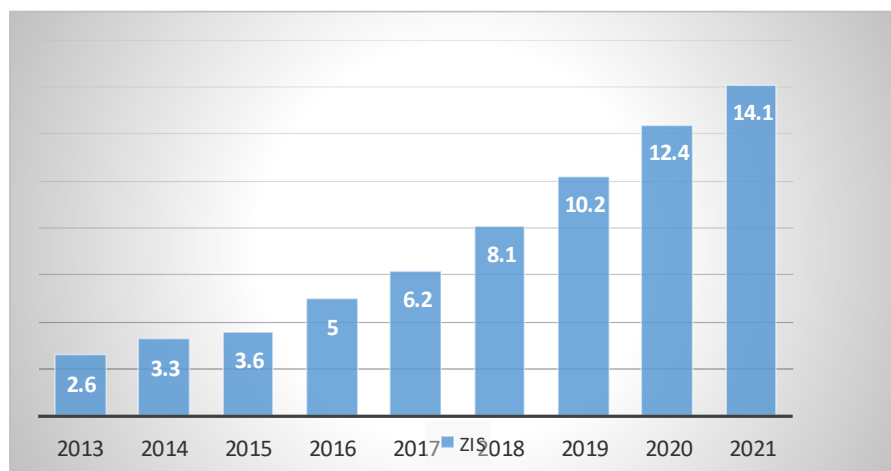
Keywords: Religiosity, Trust, Income and Muzakki's Interest

Introduction

The majority of Muslim countries in the world are developing rapidly economically, such as Saudi Arabia, Egypt, Turkey, Morocco and Sudan. This development was caused by the success of managing zakat institutions as financial institutions which are a source of state income. This reality illustrates that Islam offers a solution that can overcome poverty. Zakat is a form of worship that requires property to be given out by a person as a form of obedience to Allah SWT which is handed over to poor people or those who are entitled to receive it.¹

According to PUSKAS (Center for Strategic Studies) BAZNAS, if we look further back over the last 10 years, it turns out that the growth of zakat fund collection has continued to increase. This can be illustrated in the graph of zakat fund collection from 2012 to 2021 below:

Figure 1.
Amount of Nationally Collected Zakat Funds



Data Source: PUSKAS Badan Amil Zakat Nasional (2021)

Based on this graph, it shows that the collection of zakat funds consistently increases every year. With this increase, it can be said that the

¹ Firman Ardiansyah et al., "Digitalisasi Filantropi Islam Pada Pesantren Di Pulau Madura Digitalization of Islamic Pillantrophy in Islamic Boarding Schools on the Island Of," *Journal Of Islamic Banking And Shariah Economy* 1, no. 2 (2021): 225–55.

collection of zakat funds has progressed.² However, this increase is still far from the potential zakat that should be collected. This is due to the lack of awareness of paying zakat to zakat institutions. This causes the zakat funds collected to be disproportionate to its potential which is still very far from collecting zakat funds of IDR 327 trillion every year.

The gap between the potential and reality of zakat funds caused by the distribution of people's awareness of paying zakat occurs in Indonesia, specifically in Pangkalpinang City. Based on survey results from the Pangkalpinang City Central Statistics Agency, population growth in Pangkalpinang City in the last 6 years, in 2020 reached 216,893 people, whereas in 2015 it was only 198,217 people with a growth rate of 0.94% in every year. This population number shows that the Muslim population in Pangkalpinang City is the most dominant.³ Therefore, the population continues to increase every year and the majority religion is Islam. So, the amount of zakat funds collected should also grow from year to year. However, in reality, according to data from BAZNAS Pangkalpinang City, the collection of zakat funds is very minimal.

The lack of awareness among muzakki of paying zakat is caused by many things; One of them is religiosity. The level of religiosity or knowledge related to the religion of Muslim communities, especially in the payment of zakat which affects all aspects of human life, which mainly leads to general awareness about the obligation of zakat. Understanding the science of zakat should influence muzakki's interest in paying zakat in zakat management organizations. This means that if someone has high religiosity in giving zakat, then he is interested in paying zakat to the zakat amil agency.⁴

Another factor that causes muzakki's interest in paying zakat is the level of trust. That the development of muzakki at BAZNAS has shown

² Qurroh Ayuniyyah, Didin Hafidhuddin, and Hambari Hambari, "The Strategies in Strengthening the Role of Zakat Boards and Institutions in Indonesia," *International Journal of Zakat* 5, no. 3 (2020): 73–87, <https://doi.org/10.37706/ijaz.v5i3.244>.

³ A A K Karim, A Jumarding, and A Ahmad, "The Role of Zakat in National Economic Transformation through Regional Economic Growth in South Sulawesi Province," *International Journal of ...* 8, no. 2 (2022): 75–98, <http://ijcf.ticaret.edu.tr/index.php/ijcf/article/view/300%0Ahttp://ijcf.ticaret.edu.tr/index.php/ijcf/article/download/300/243>.

⁴ Norliyana Izzati Mohd Nazri Nazri and Hasanah Abd Khafidz, "Zakat Harta Ahli Keluarga Dan Tanggungan Menurut Fiqh Islam Dan Impaknya," *Jurnal "Al-Shafi'i: Jurnal Antarabangsa Kajian Islam Kontemporari" Pusat Penyelidikan Mazhab Syafi'i* 1, no. 1 (2020): 1–24.

positive developments every last 3 (three) years, namely based on 2020, the number of muzakki was 1281 people, after that there was an increase in 2021 by 2,214 people or an increase of 1.73 percent and in 2022 also experienced a significant increase of 10,510 people with an increase of 4.75 percent from the previous year (baznas, 2023). This condition shows that muzakki's trust in zakat management at BAZNAS Pangkalpinang City has begun to show positive developments. Therefore to increase public enthusiasm, zakat management at Amil Zakat institutions must be more professional, reliable and transparent so that zakat can be distributed through the institution.

The third factor that causes *muzakki* interest in paying zakat is the level of income, even though every person who acquires property still has some of the rights of other people in it. Islam requires zakat not only for wealth but also for income. For example, zakat obligations arise from income, like agricultural products, mining products and independent businesses, including salaries, bonuses and other results of work or business. Including justice and equal distribution of income in Islamic teachings which care more about the poor. Consistent with Zulfahmi's (2018), his research shows that partially the Knowledge and Trust variables have a significant effect on muzakki's interest in paying zakat at the Baitul Maal institution. However, the income variable has no effect on muzakki's interest in paying zakat to Baitul Maal in Lhokseumawe.⁵ Beside that, all variables simultaneously influence muzakki's interest in giving zakat at Baitul Maal institution.

According to Ayuningtyas (2020) who conducted research at the Semarang City National Zakat Agency regarding muzakki's interest in paying zakat, that service quality influences muzakki's interest, while the religiosity and accountability variables partially do not have a significant effect on muzakki's interest in paying zakat at BAZNAS Semarang City.

Based on the description of the research gap and gap phenomenon above, the muzakki interest theory carried out by Zulfahmi (2018), and Ayuningtyas (2020) with different results from the research, therefore researchers are interested in conducting re-research regarding the influence of religiosity, trust and income on muzakki's interest in paying zakat

⁵ Erie Hariyanto et al., "Effectiveness of the Economic System to Zakat and Waqf for Empowerment of the Ummah in Indonesia," *International Journal of Advanced Science and Technology* 29, no. 6 (2020): 1910–16.

because the results of previous research did not show consistent results, so to obtain an organized study it is necessary to carry out further research.⁶

Theory Religiosity, Beliefs, Income and Interests Muzakki

Abdullah (2010), interprets the word religion with a clear meaning, namely divine values that describe religious behavior or piety in human life. Meanwhile, based on religious values, it is assumed that the quality of a person's appreciation and attitude to life is more strongly determined by religiosity.⁷ This means that every obligation and other rules that must be implemented as a whole serve to bind and strengthen the personality of each person or group of people in their relationship with Allah SWT and fellow humans and the natural environment.

Each person's understanding of sharia values in general, as well as specifically related to zakat obligations, greatly influences a person's awareness or willingness to paying zakat. It can be said that the better a person's attitude towards a particular goal (zakat obligation), the more likely a person is to do things that are consistent with that goal. According to Ma'zumi, Taswiyah Najmudin (2017) There are 4 (four) types of measuring indicators of religiosity, namely as: belief; knowledge; implementation; and experience.⁸

Trust is built through a process that gradually builds up in the form of trust. Or, trust is our confidence in a product/feature. These beliefs are based on observed learning and repeated experiences and the issue is related to motivation to complete work. Trust is an assessment of a trustee's credibility and ability to fulfill his or her obligations. According to

⁶ Aris Puji Purwatiningsih, "Why Do Indonesia Zakat Collection Not as Effective as Malaysia's?," *HIKMATUNA: Journal for Integrative Islamic Studies* 6, no. 1 (2020): 74–90, <https://doi.org/10.28918/hikmatuna.v6i1.2100>.

⁷ Cahyo Budi Santoso, Mohammad Nizarul Alim, and Slamet Riyadi, "Reconstruction of Zakah Governance in Indonesia (Review on the No. 23 Year 2011)," *International Journal of Engineering & Technology* 7, no. 2.29 (2018): 1015, <https://doi.org/10.14419/ijet.v7i2.29.14300>.

⁸ Enden Haetami, "Islamic Law Enforcement Through Religious Courts in Indonesia," *ENDLESS: International Journal of Future Studies* 2, no. 2 (2019): 71–81, <https://doi.org/10.54783/endlessjournal.v2i2.105>.

Maharani (2010), said there are four indicators to measure the trust variable, as follows: 1) reliability; 2) honesty; 3) concern; 4) credibility.⁹

Income is the amount of money realized since the beginning of the current period plus the total amount earned for the current period, not only the amount of consumption but also the amount earned, so there is a correlation between whether the amount of funds reaches the amount of zakat (nisab) which influences the amount of zakat issued by the *muzakki*. In addition, income has a significant impact on zakat expenditure. In Islam, zakat is divided into two types, namely zakat fitrah and zakat maal. The Indonesian Accountants Association believes that income can arise from the following transactions and events: 1) sales of goods; 2) sale of services; 3) interest-bearing use of the entity's assets; 4) royalties/salaries and dividends.¹⁰

A boost is a driving force through the stimulation of sensory information that drives an individual to engage in object-focused actions and attitudes. Interest can arise from various points of view depending on needs/events. Meeting points of interest will result in decisions for object selection. When people are interested in paying zakat, they automatically become *muzakki*. The opinion expressed by Lucas and Britt in Rachman, Ginting, Amir said that there are five indicators to measure the variable interest in saving, including: attention, the presence of goods or services that are quite large; Interest, consumer interest in goods; disire, then a feeling of wanting to get the product arises; and Conviction. As the final decision to buy a product is based on the buyer's confidence in the product.

Method's

This research uses quantitative methods, namely research methods based on the philosophy of positivism, used to research certain populations or samples. This research analyzes the influence of religiosity, belief, and income on muzakki's interest in paying zakat by taking the locus at the National Zakat Amil Agency of Pangkalpinang

⁹ Ika Kartika Kusumawardani, "The Effect of Quality of Public Governance, Accountability, and Effectivness of Intention to Pay Zakat in Zakat Institutionss With Trust As Moerating Variables," *International Journal of Economics, Business and Accounting Research* 4, no. 1 (2020): 266–82.

¹⁰ Leni Nurmala and Yoslan Koni, "DIFFERENCES AND SIMILARITIES IN THE DIVISION OF INHERITANCE LAW ACCORDING TO ISLAMIC LAW AND JAVANESE CUSTOMARY LAW IN INDONESIA IN A COMPARATIVE STUDY OF LAW, so That," *International Journal of Educational Review, Law And Social Sciences (IJERLAS)* 2, no. 1 (2022): 129–42, <https://doi.org/10.54443/ijerlas.v2i1.134>.

City. To find the sample size of respondents in this research, the Slovin formula was used, so the sample in this research was selected as 100 people. respondents from a population of 10,510. The method used by researchers in sampling is probability sampling method, which is a sampling technique that provides an equal opportunity for each member of the population to be selected as a member of the sample. Simple random sampling technique was used in this research.¹¹

The preparation of ordinal data is obtained through distributing/distributing questionnaires/questionnaires containing closed statements, so that respondents only need to fill in statements that are appropriate to the conditions and situations experienced by the respondent. The type of data in this research uses primary data and secondary data to complete the research process that was prepared.¹² Data analysis techniques, validity test, reliability test, classic assumption test (normality test, autocorrelation test, heteroscedasticity test, determinant coefficient test), hypothesis testing. Multiple regression analysis itself is a tool used for hypothesis testing. Testing this hypothesis used 100 respondents from BAZNAS Pangkalpinang City with SPSS Statistics 26 program.¹³

Result

Based on the results of distributing questionnaires to 100 muzakki in BAZNAS Pangkalpinang City who were researched, the variables used in this research were three variables, namely independent variables which included religiosity (X1), trust (X2), and income (X3) as well as one dependent variable, namely interest from the muzakki (Y). The data used in this research is primary data with analysis methods of validity tests, reliability tests, classical assumption tests (normality, autocorrelation, heteroscedasticity), F test, t test, and Multiple Regression Analysis. Hypothesis testing was carried out with the software Statistical Package for the Sciences (SPSS) version 26.¹⁴

¹¹ Hayat, *Metode Penelitian Kualitatif* (Malang: UNISMA Press, 2020).

¹² Zuchri Abdussamad, *Metode Penelitian Kualitatif* (Bandung: Syakir Media Press, 2021).

¹³ Muhammad Ramdhan, *Metode Penelitian* (Surabaya: Cipta Media Nusantara, 2021).

¹⁴ Hary Djatmiko, "Re-Formulation Zakat System as Tax Reduction in Indonesia," *Indonesian Journal of Islam and Muslim Societies* 9, no. 1 (2019): 135–62, <https://doi.org/10.18326/ijims.v9i1.135-162>.

Validity Test

In this research, the data has been processed from the results of distributing questionnaires to ensure that the data used is valid. The tool used to test the research instrument is SPSS version 26. The following are the results of the research instrument test carried out.

Table 1. The Result Of Validitas Test

Variabel	Indikator	r hitung	r tabel	Keterangan
Religiusitas (X1)	X1.1	0,439	0,196	Valid
	X1.2	0,437	0,196	Valid
	X1.3	0,572	0,196	Valid
	X1.4	0,383	0,196	Valid
	X1.5	0,527	0,196	Valid
	X1.6	0,512	0,196	Valid
	X1.7	0,285	0,196	Valid
	X1.8	0,434	0,196	Valid
Kepercayaan (X2)	X2.1	0,754	0,196	Valid
	X2.2	0,602	0,196	Valid
	X2.3	0,605	0,196	Valid
	X2.4	0,677	0,196	Valid
	X2.5	0,621	0,196	Valid
	X2.6	0,603	0,196	Valid
	X2.7	0,511	0,196	Valid
	X2.8	0,587	0,196	Valid
Pendapatan (X3)	X3.1	0,515	0,196	Valid
	X3.2	0,677	0,196	Valid
	X3.3	0,627	0,196	Valid
	X3.4	0,473	0,196	Valid
	X3.5	0,702	0,196	Valid
	X3.6	0,705	0,196	Valid
	X3.7	0,670	0,196	Valid
	X3.8	0,712	0,196	Valid
Minat <i>Muzakki</i> (Y1)	Y1.1	0,605	0,196	Valid
	Y1.2	0,684	0,196	Valid

Y1.3	0,607	0,196	Valid
Y1.4	0,680	0,196	Valid
Y1.5	0,521	0,196	Valid
Y1.6	0,727	0,196	Valid
Y1.7	0,640	0,196	Valid
Y1.8	0,683	0,196	Valid

Data Source: Processed by Researchers (2023), SPSS 26 Version

Based on table 1, it can be seen that the r_{table} value of all statement indicators is 0,196 where the significance value is 5% or 0,05. Each questionnaire statement item from the validity test results above can be explained in detail below:

1. The independent variables religiosity (X1), trust (X2), income (X3) contain 8 (eight) items/indicators in each variable, there are: X1.1, X1.2, X1.3, X1.4, X1.5, X1.6, X1.7, X1.8, X2.1, X2.2, X2.3, X2.4, X2.5, X2.6, X2.7, X2.8, X3.1, X3.2, X3.3, X3.4, X3.5, X3.6, X3.7, X3.8. All items/indicators of these variables are known to have a value of $r_{Count} > r_{Table}$ with a significant value $< 0,05$, then all items/indicators of the statement are declared valid.
2. The dependent variable muzakki interest (Y) has 8 (eight) items/statement indicators, there are: Y1.1, Y1.2, Y1.3, Y1.4, Y1.5, Y1.6, Y1.7, dan Y1.8. All items/indicators of the purchasing decision variable are known to have a value of $r_{Calculate} > r_{Table}$ with a significant value $< 0,05$ then all items/indicators of the statement are declared valid.

Reliability Test

Based on the results of the reliability test using SPSS version 26, it shows that all the independent variables in the research show a Cronbach's Alpha of more than 0,60 with a Cronbach's Alpha value of 0,750 so that all the variables used in the following research are reliable.

Classic assumption test

Normality test

The normality test was measured using the non-parametric Kolmogorov-Smirnov (K-S). statistical test. Based on the results of the

normality test using the Kolmogorov Smirnov test, it has a significance value or asymp.sig (2-tailed) of 0,060 where the results are above or greater than the 5% significance level or ($\alpha = 0,05$), it can be concluded that the research has data which is normally distributed.

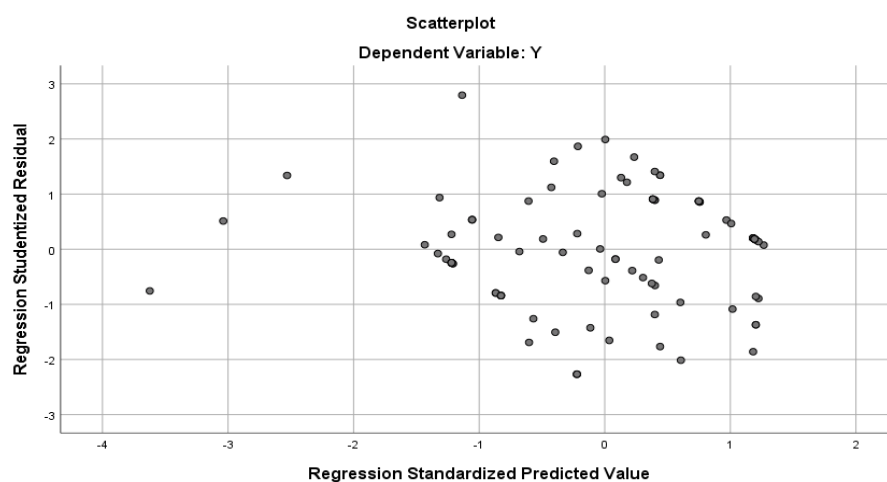
Autocorrelation Test

There are autocorrelation test results in measuring the correlation between variables that determine research in the form of a regression model by looking at the positive Durbin-Watson value if DW is below $-2 < DW < 2$, so it can be concluded that the Durbin-Watson value of 2.053 is greater than 2, by Therefore, these results indicate that there is autocorrelation.

Uji Heteroskedastisitas

The heteroscedasticity test can be seen on the scatterplot graph to determine the presence of points that spread above or below the flat line on the 0 axis as a research prediction that heteroscedasticity will occur or that heteroscedasticity will not occur as shown in the following picture:

Figure 2.
Heteroskedastisity Scatter Plot Graph



The results of the heteroscedasticity test in Figure 2 show that the scatter plot graph does not form a regular pattern with the data (dots), so it can be concluded that this test does not show heteroscedasticity.

Determinan (R^2)

The coefficient of determination (R^2) is an instrument for measuring the extent of the model's ability to explain variations in the dependent variable. The coefficient of determination value reflects the suitability of the variable to be explained. It is important to know that the coefficient of determination has values zero and one, namely ($0 < R^2 < 1$). The R^2 value is good if the value is $> 0,5$ because the R^2 value is close to one, then most of the independent variables explain the dependent variable, whereas if the coefficient of determination is 0, then the independent variable has no effect on the dependent variable.

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.837 ^a	.700	.691	1.974	2.053

a. Predictors: (Constant), X1, X2, X3

b. Dependent Variable: Y

Based on the research results above, it can be seen that the R Square is 0.700 or 70,00%. This value shows that the percentage contribution of influence from the independent (religiosity, trust, and income) to the dependent variable (*muzakki* interest) of 70,00%. The value of the variation in independent variables can also be used in the model (religiosity, trust, and income) which is able to explain 70,00% of the dependent variation (*muzakki* interest), while the remaining 30.00% is influenced or can be explained by other variables that are not included in this research model.

Hipotesis Secara Parsial (Uji t)

The t test is used to understand the impact of each independent or partial variable on the dependent variable. This test can be carried out by comparing the calculated t and t table values. In this research used 2-way test, that was carried out with 95% confidence or a standard error of $\alpha = 0,05$ and 96 of degrees of freedom (df), so the t table obtained was 1,660. The following are the results of partial hypothesis testing in data processing:

Table 2. Regresion Coefficient Results

		Coefficients^a			
		Unstandardized		Standardized	
		Coefficients		Coefficients	t
Model		B	Std. Error	Beta	Sig.
1	(Constant)	3.945	2.527		1.561
	Religiusitas	-.031	.087	-.027	-.361
	Kepercayaan	.632	.083	.614	7.633
	Pendapatan	.291	.053	.357	5.498

a. Dependent Variable: Minat Muzakki

Data Source: Processed by Researchers (2023), SPSS 26 Version

Based on table 2, the regression coefficient results show that the variables religiosity, trust and income have calculated t values which can be hypothesized as follows:

1. Partial Hypothesis of Religiosity Variables

Based on table 2, the results of the regression coefficient from the t test (partial) show that the religiosity variable (X1) has a significance value of $0,719 > 0,05$ and the calculated t value is $-0,361 < t$ table value 1,660. So H_0 is accepted and H_1 is rejected, which means that partially religiosity (X1) has no negative and significant effect on muzakki's interest (Y) in paying zakat at BAZNAS Pangkalpinang City.

2. Partial Hypothesis of Trust Variables

Based on table 5.13. The results of the t test (partial) show that the trust variable (X2) has a significance value of $0,000 < 0,05$ and a calculated t value of $7,633 > t$ table value of 1,660. So H_0 is rejected and H_2 is accepted, which means that partially trust (X2) has a positive and significant sloping effect on muzakki's interest (Y) in paying zakat at BAZNAS Pangkalpinang City.

3. Partial Hypothesis of Income Variables

Based on table 5.13. The results of the t test (partial) on the income variable (X3) show a significance value of $0,000 < 0,05$ and a calculated t value of $5,498 > t$ table value of 1,660. So H_0 is rejected and H_3 is accepted, which means that partially income (X3) has a positive and significant sloping effect on muzakki's interest (Y) in paying zakat at BAZNAS Pangkalpinang City.

Simultaneous Hypothesis (F Test)

The F test is used to understand the entire impact of the independent (free) variable on the dependent (dependent) variable. This F test can be carried out by comparing the calculated F and Table F values. The calculated F value in this study used 2-way test with 95% confidence or a standard error of $\alpha = 0,05$ and 96 degrees of freedom (df), so the F table value was 2,46. It is known that the results of hypothesis testing on data processing results are as follows:

Table 3.
ANOVA Regression Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	872.752	3	290.917	74.624	.000 ^b
	Residual	374.248	96	3.898		
	Total	1247.000	99			

a. Dependent Variable: Minat Muzakki

b. Predictors: (Constant), Pendapatan, Religiusitas, Kepercayaan

Data Source: Processed by Researchers (2023), SPSS 26 Version

Based on table 3, the results of the ANOVA regression results of the F test (simultaneous) can reveal a significance value $0,000 < 0,05$ and an F count value of $74,624 > \text{value of F table } 2,46$. So H_0 is rejected and H_4 is accepted, which means that simultaneously religiosity (X1), trust (X2), and income (X3) have a positive and significant effect on muzakki's interest (Y) in paying zakat at BAZNAS Pangkalpinang City.

The Influence of Religiosity on Muzakki's Interest in Paying Zakat

The research carried out in the following research is not in line with the theory which states that interest in muzakki is not influenced by religiosity. It can be seen from the research results that the significance value for the influence of the religiosity variable (X1) on interest in muzakki (Y) is $0,719 > 0,05$ which means that partially religiosity (X1) has no

significant effect on interest in muzakki (Y) paying zakat at BAZNAS Pangkalpinang City.

The results of the frequency distribution and mean number of the religiosity variable (X1), the majority of respondents strongly agree that BAZNAS Pangkalpinang City manages zakat very well at 4,44, respondents strongly agree that BAZNAS Pangkalpinang City distributes zakat to mustahik at 4,42, respondents strongly agree that BAZNAS Pangkalpinang City distributes zakat to mustahik. zakat on mustahik, in the muzakki's statement that paying zakat prioritizes falah or welfare in this world and the hereafter amounting to 4,48, respondents strongly agree knowing that paying zakat apart from getting a reward and zakat can also clean up their assets amounting to 4,65, the majority of respondents strongly agree to pay zakat is a form of practice of obeying Allah SWT who has provided sustenance amounting to 4,69, respondents paying zakat from assets that have been calculated is a teaching from their parents amounting to 3,86, respondents agreed that getting used to paying zakat is an experience that must be cultivated as a form of worship to Allah SWT is 4,71.

Religiosity is a situation where everyone is committed to religion and its teachings. Fulfilling the obligation as a Muslim to pay zakat to mustahik, this is a form of commitment to religion and its teachings. The research results show that religiosity has no significant effect on interest in muzakki. This happens because a person's dominant religious attitude encourages him to behave in accordance with each individual's level of devotion to his religion. This is why religiosity does not affect muzakki's interest in paying zakat. So that each individual's understanding is different, as well as the implementation of their religious understanding is also different.

The results of this research are supported by research from Nugroho (2019), Asman et al. (2015), Bany-Mohammaed (2017), Chelik et al. (2020) stated that religiosity does not have a significant effect on muzakki's interest in paying professional zakat through the BAZ. However, the results of this research contradict research conducted with Nangimah (2018), Dzolkarnaini et al. (2019), Elgari (2017) stated that religiosity has a significant influence on the muzakki community's interest in paying zakat at the Orphanage Budi Utomo 16c in Metro City.¹⁵

¹⁵ Siah Khosyi'ah et al., "Absolute Competence in the Fields of Alms in the Religious Courts," *International Journal of Islamic Khazanah* 11, no. 2 (2021): 90–102, <https://doi.org/10.15575/ijik.v11i2.12428>.

The Effect of Trust on Muzakki's Interest in Paying Zakat

The research carried out in the following research is in line with the theory which states that interest in muzakki is influenced by trust factors. It can be seen from the research results that the significance value for the influence of the trust variable (X2) on muzakki interest (Y) is $0,000 < 0,05$ so it can be concluded that partially trust has a significant effect on muzakki interest in paying zakat at the BAZNAS Pangkalpinang City.

The results of the frequency distribution, the majority of respondents agreed that BAZNAS is expected to be reliable in managing zakat from muzakki who pay zakat from assets that have reached the nisab amounting to 4,60, respondents agreed that reliability is more accurately seen from the implementation of BAZNAS in distributing/distributing zakat to mustahik amounting to 4,52, respondents agreed that honesty from BAZNAS employees in managing zakat from muzakki greatly determines interest in paying zakat at 4,61, muzakki agreed that honesty from all competent parties is the main key for muzakki paying zakat at BAZNAS at 4,61, respondents strongly agreed that BAZNAS administrators must care about community environment that requires zakat from muzakki amounting to 4,55, respondents strongly agree that the concern shown by BAZNAS administrators in attracting the sympathy of muzakki to pay zakat needs to be increased again by 4,60, respondents strongly agree that BAZNAS is an institution that is trusted to manage zakat and must have high credibility at 4,59, respondents strongly agree that every BAZNAS employee must have the skills and credibility to attract the sympathy of muzakki willing to immediately pay zakat of 4,53.

Trust is an assessment of a trustee's credibility and ability to fulfill his or her obligations. The research results show that trust has a significant effect on interest in muzakki. This shows that the level of public trust will influence muzakki's interest in paying zakat in a zakat management organization, especially the national zakat amal agency (BAZNAS), if trust increases, so muzakki's interest in paying zakat will also increase, and vice versa, if trust decreases, interest zakat will also decrease.

The results of this research are supported by Zulfahmi (2018), Muda et al. (2015), Perdana et al. (2018), Rasti et al. (2018), Sulaiman et al. (2017), Wahyudi et al. (2019) stated that muzakki's interest in paying zakat

was influenced by the trust factor in paying zakat at Baitul Mal Lhokseumawe City.¹⁶

The Influence of Income on Muzakki's Interest in Paying Zakat

The research carried out in this study is in accordance with the theory which states that interest in muzakki is influenced by income factors. It can be seen from the research results that the significance value for the influence of the income variable (X3) on muzakki interest (Y) is $0,000 < 0,05$ which means that partially trust has a significant effect on muzakki interest in paying zakat at the BAZNAS Pangkalpinang City.

The results of the frequency distribution of the majority of respondents agree with the statement that income subject to zakat which has sufficient nisab is obtained from sales of goods is 4,11, respondents strongly agree that income from sales of services can also be subject to zakat as much as 2,5% if there is sufficient nisab for 1 year is 4,29, respondents strongly agree that income from sales of services can also be given zakat as much as 2,5% if the nisab for 1 year is sufficient at 4,50, strongly agree that income from sales of services such as selling airplane tickets whose turnover reaches 85 grams of gold for 1 year can be zakat amounted to 4,38, respondents agreed that income from managing building assets for rent resulted in sufficient income with a nisab is 4,35. Respondents strongly agree that income from the use of movable assets such as a car rental agency which has sufficient nisab for 1 year is 4,40, strongly agrees that income from royalties such as publishing books whose value is sufficient to nisab zakat is 4,41, respondents strongly agree that income from dividends or the results of company shares that meet the zakat nisab is 4,43.

Income is a source of wealth obtained by a particular individual and is fixed. The income received can be in the form of actual income from land or other property and work or both, to generate income in the form of profits, and wages that have reached the nisab level. Muzakki still considers the size of the income they receive as a basis for paying or not paying zakat through the national zakat amil agency. This could be because there are still many muzakki who prefer to pay zakat not through BAZNAS because the biggest factor is the proportion of zakat they have to assure.

¹⁶ Robiatul Auliyah and Basuki Basuki, "Ethical Values Reflected on Zakat and CSR: Indonesian Sharia Banking Financial Performance," *Journal of Asian Finance, Economics and Business* 8, no. 1 (2021): 225–35, <https://doi.org/10.13106/jafeb.2021.vol8.no1.225>.

The results of this research are not supported by research from Zulfahmi (2018), which states that income has no significant effect on muzakki's interest in paying professional zakat through the National Zakat Amil Agency (BAZNAS). However, the results of this research are supported by research conducted with Badriyah (2020), Nugroho (2019), Kartika (2020), Salmawati et al. (2018) stated that the muzakki's behavior in paying zakat was influenced by income factors at the National Zakat Amil Agency (BAZNAS) Surakarta City.¹⁷

The Influence of Religiosity, Trust, and Income on Muzakki's Interest in Paying Zakat

Based on the results of the F test (simultaneous), it shows that the significance value of the influence of the variables religiosity, trust and income on muzakki's interest in paying zakat is $0,000 < 0,05$ and the F count value is $74,624 > F$ table value 2,46. So religiosity, trust and income simultaneously have a positive and significant effect on muzakki's interest in paying zakat at the BAZNAS Pangkalpinang City.

The results of this research simultaneously influence the variables of religiosity, trust and income on muzakki's interest in paying zakat at the National Zakat Amil Agency of Pangkalpinang City considering the implications of the consequences and credibility of BAZNAS as an organization for managing zakat from muzakki to be distributed to mustahik in a transparent and directed manner in accordance with religious provisions.¹⁸ Muzakki believes that their zakat funds will actually reach the rightful parties. Therefore, transparency and accountability in the management of zakat are very much needed, because basically this is what increases trust, proven by real things. It can be concluded that overall BAZNAS Pangkalpinang City has carried out its duties in a trustworthy manner in managing its zakat.¹⁹

¹⁷ Wasilatur Rohmaniyah, "Optimalisasi Zakat Digital Melalui Penguatan Ekosistem Zakat Di Indonesia," *Al-Huquq: Journal of Indonesian Islamic Economic Law* 3, no. 2 (2022): 232–46, <https://doi.org/10.19105/alhuquq.v3i2.5743>.

¹⁸ Mimit Primyastanto et al., "The Business Evaluation Analysis of Milkfish Otak-Otak (Chanos Chanos) at Gresik District, East Java," *International Journal of Scientific and Technology Research* 8, no. 12 (2019): 444–48.

¹⁹ Mohammad Bintang Pamuncak, Bayu Taufiq Possumah, and Diva Azka Karimah, "Investigating Zakat Institution Performance in Indonesia: A DnD Analysis on PSAK Syariah No . 109," *International Journal of Zakat (IJAZ)* 6, no. 2 (2021): 91–104, <https://ijazbaznas.com/index.php/journal/article/view/282/110>.

This research is in line with the results of research conducted by Nangimah (2018), Rahmawati (2022) stated that the muzakki community's interest in paying zakat was influenced by religiosity, belief and income simultaneously or together at the Orphanage Budi Utomo 16c in Metro City.²⁰

Conclusion

Based on the results and discussion that have been explained, it can be concluded that religiosity has an insignificant effect on muzakki's interest in paying zakat, because this shows that not every muzakki understands the importance of zakat and the benefits obtained from paying zakat, resulting in low interest in muzakki paying zakat. Trust has a significant effect on muzakki's interest in paying zakat. Trust in zakat institutions in this research is defined as muzakki's willingness to rely on zakat institutions to distribute their zakat to mustahiq because muzakki believe that these institutions are professional, trustworthy and transparent. Apart from fostering a high sense of trust among the public towards the National Amil Zakat Agency (BAZNAS) Pangkalpinang City. The zakat funds collected are also more optimal in terms of utilization. In this way, people will be more committed to the amil zakat institution, and make it the main choice for giving zakat.

Income has a significant effect on muzakki's interest in paying zakat. Because this shows that every person who has more income, the higher the muzakki's interest in paying zakat. Simultaneously, the variables of religiosity, trust and income influence muzakki's interest in paying zakat, considering the implications of the consequences and credibility of BAZNAS as an organization for managing zakat from muzakki to be distributed to mustahik in a transparent and directed manner in accordance with religious provisions. The combination of the variables religiosity, trust, and income has a very positive influence on muzakki's interest in paying zakat. There is a combination of the variables of religiosity, trust and income which fully have a positive impact on muzakki's interest in paying zakat.

²⁰ Mazro'atus Sa'adah and Uswatun Hasanah, "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 2 (2021): 302–26, <https://doi.org/10.19105/AL-LHKAM.V16I2.4990>.

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