



The Influence of Trust, Knowledge, and Income on the Decision to Pay Zakat with Religiosity as a Moderating Variable in UPZ Suruh District

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ABSTRACT :

The issue of zakat is actually not a stand-alone issue. In practice, zakat can be viewed as a dual phenomenon, namely religious and social. Zakat plays an important role in social life. The type of research used in this study is quantitative research. Quantitative research is research whose data is collected and evaluated numerically, starting with data collection, continuing with data analysis and ending with the presentation of findings. The variable of Trust has a significant influence positive And significant to variable Muzakki's Decision. The Knowledge variable has no significant effect. to Muzakki's Decision. Variables Income Level influential positive And significant against the Muzakki's Decision. The variable of religiosity is able to moderate Trust influential positive And significant on the Muzakki Decision. Religiosity Variable Unable to moderate Knowledge influential positive And significant against the Muzakki's Decision. The variable of religiosity is able to moderate Income Level influential positive And significant against the Muzakki's Decision.

Key words: *Income, Trust, Knowledge, Religiosity, Decisions.*

INTRODUCTION

Indonesia as a country with the largest Muslim population in the world, since the first entry of Islam in the archipelago. Indonesia has known the management of zakat, although apparently still very simple. Zakat is one of the fourth pillars of Islam which is an obligation for Muslims. Zakat has been practiced since the beginning of Islam entering Indonesia (Putri 2023).

The issue of zakat is actually not a stand-alone issue. In practice, zakat can be viewed as a dual phenomenon, namely religious and social. Zakat plays an important role in social life, because the function of zakat itself is the distribution of wealth so that the community's economy can be evenly distributed as a whole. In Islam, various ways are taught to overcome poverty by helping each other, one of which is through alms or zakat. Zakat not only has benefits to increase piety to Allah SWT but is also useful for humanity. In addition, zakat also aims to cleanse and bless wealth for

paying zakat (*muzakki*) and helping fellow humans by distributing it to those who have the right to receive zakat (*mustahiq*) (Knowledge and Religiosity, nd) .

Zakat is the gift of something that must be given from a certain collection of assets, according to certain characteristics and sizes to certain groups who are entitled to receive it (Supani, 2010: 1). The obligation to pay zakat is a form of obedience to Allah's command, where Muslims are obliged to pay zakat when their assets have reached a certain level or have fulfilled the sharia'. The importance of paying zakat is explained in QS Al-Baqarah (2): 43;

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"Meaning: And establish prayer, pay zakat and bow with those who bow." The Qur'an puts the word zakat in parallel with prayer, therefore how important is the obligation of zakat and every Muslim should be able to be diligent in performing zakat, just like in performing prayers. The production of zakat is able to grow the value of spirituality which has a wide impact on social, economic, cultural, educational and various other aspects. Economically, zakat is an instrument of wealth distribution for the equalization of the economy so that it can improve the standard of living of the community and wealth is not accumulated in a group of people only. Because every individual's property has other people's rights that need to be fulfilled (Nilasari 2023) .

The government issued Zakat Management Law No. 38 of 1999 in 1999. The law explains that there are two types of zakat management institutions. These institutions are the Zakat Management Agency formed by public authorities and also the Zakat Management Agency formed by the community and authorized by public authorities or the government. The Zakat Management Agency is divided into Central BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS.

The development of zakat management cannot be separated from the role of muzakki who trust BAZNAS to distribute the zakat funds that have been collected. In this case, BAZNAS's duties are: (1) carrying out planning functions, (2) collecting, (3) distributing, (4) utilizing zakat, (5) implementing, (6) controlling, (7) reporting accountability for the implementation of zakat management. Based on these functions, it becomes a consideration for muzakki to spend 2.5% of the assets owned. One of the uses of zakat funds is for empowering the people's economy (Gustian et al., 2006).

UPZ is an extension of BAZNAS in reaching zakat potentials down to the village/sub-district level and potential institutions such as mosques/prayer rooms. UPZ is one of the strategic

channels in optimizing the potential for zakat collection at BAZNAS. The strategic role and position of UPZ demands the need for critical instruments in developing a trusted, organized, and professional zakat collection network throughout Indonesia. This policy brief discusses the 2020-2025 BAZNAS RI UPZ Collection Roadmap which is in line with the goals and targets stated in the 2020-2025 BAZNAS Strategic Plan.

The UPZ Collection Roadmap allows BAZNAS RI to ensure that its zakat potential can be collected optimally and measurably after identifying problems and strategic issues related to UPZ collection. In addition, this Roadmap also collects strategies and policy directions for BAZNAS RI's UPZ collection that are adjusted to technological developments and increasingly complex social challenges. Thus, the 2023-2025 BAZNAS RI UPZ Collection Roadmap is expected to be a relevant reference to ensure that zakat can be collected and managed professionally to encourage inclusive economic growth and reduce social disparities in the country .

To improve the decision of muzakki in paying zakat we need to use a strategy. One of them is by collecting zakat. The implementation of zakat collection can be done through two media, namely *online media and offline media* .

Trust is one of the factors that can influence someone to pay zakat. Trust in general is the ability of a group to control another group, namely the group that has trust. The nature of trust or transparency can help build trust. A person's trust can provide benefits, namely the relationship between consumers and an organizational institution becomes harmonious. So that with this trust, it can attract someone's interest to become a muzakki at a National Zakat Agency (BAZNAS) (YUNUS, 2006).

Zakat if managed properly will have great potential to improve the economy of Muslims, even the entire underprivileged community. The role of muzakki is very important because it can improve the world of zakat because muzakki has given trust to zakat institutions to distribute some of their assets to people who are entitled to zakat. Therefore, the implementation of zakat in Indonesia is still very less than optimal because the level of awareness of the Muslim community in Indonesia itself in paying zakat is still very low.

The government and the Indonesian House of Representatives have approved the replacement of Law No. 38 of 1999 concerning Zakat Management on October 27, 2011. The law was then ratified as Law No. 23 of 2011 on November 25, 2011. Based on the law, zakat management aims to increase the efficiency and effectiveness of services in the implementation of

zakat and increase the benefits of zakat in order to achieve community welfare and poverty alleviation.

In Indonesia, zakat has enormous potential, recorded in 2011 reached Rp.217 trillion or 3.4% of the total Gross Domestic Product (GDP) of Indonesia. This potential continues to increase from year to year, most recently recorded in 2015 reaching Rp.281 trillion. However, this potential can be explored around 2.3% or approximately Rp.5 trillion (BAZNAS, 2018). To realize the potential of zakat, efforts are needed to raise awareness of Muslims in the decision to pay zakat. Zakat accompanied by infaq, shodaqoh, and waqf can be a solution to economic problems and the welfare of the people. Because the more aware Muslims are to pay zakat, the more their welfare will increase if this zakat potential is managed properly and professionally. Without awareness of zakat, good zakat management is impossible to achieve.

In addition to the trust factor, public knowledge about the obligation to pay zakat and their tendency not to pay zakat through BAZNAS is also one of the factors causing the low collection of zakat in Indonesia. Moreover, most people only have a limited understanding of zakat fitrah which must be paid in the month of Ramadan. This problem is caused by a lack of education and literacy from the institution, so education and awareness of the Indonesian people regarding zakat and its implementation in official institutions are very important (Fauziah & February, 2022).

Income Level is the total profit obtained from the use of wealth or services received by a person during a certain period of time for economic activities. Basically, the income obtained by a person or group is influenced by several factors such as: education, experience, working capital, working hours, access to credit, number of workers, family dependents, and type of merchandise (Nilasari 2023) .

Religiosity is one of the factors that can have an impact on *muzakki* in paying zakat at the zakat collection institution. Religiosity means being obedient and faithful to one's religion and beliefs in the form of religious commands and prohibitions. It is expected that if muzakki have high religious qualities, they can increase their awareness of the decision to pay zakat to the zakat collection institution. One of the factors that causes a region to experience success or failure in collecting zakat is the factor of religiosity or religion. A person's religiosity is very influential because a person who is religious will definitely carry out the worship that is required for him, one of which is zakat. Therefore, religiosity is very important in influencing someone to pay zakat at his zakat institution. (Utami, Muthohar, and Ridlo 2021) .

With *the research gap* that has been explained above, it can be seen that a condition that occurs inconsistency between the results of previous research that has been formalized with all existing data is an attraction to be studied. The researcher chose UPZ Kec. Suruh as the object of research because it is located in a fairly strategic location. When viewed from this situation, the purpose of this study is to find out more about the influence of public trust and knowledge about the importance of paying zakat and also to find out how much influence their opinions have on the decision of muzakki in paying zakat and also how religiosity can moderate income, knowledge and income levels on the decision of muzakki in paying zakat .

Methods

The type of research used in this study is quantitative research. Quantitative research is research whose data is collected and evaluated numerically, starting with data collection, continuing with data analysis and ending with the presentation of findings based on pre-existing contexts. research based on the principles of Sugiyono's positivism (2012). This is used to conduct research on a specific population or sample, collect data using research tools, and analyze data with quantitative characteristics. This study uses three variables, namely independent: trust as X1, knowledge as X2, income level as X3. One dependent variable is the decision as Y, which will be moderated by religiosity as Z. Population refers to a group of objects with one or more similarities that are the subject of the research problem (Muhamad, 2013). Population is a grouping of all components in the form of events or individuals who have certain characteristics that are the same and become the center of attention of researchers when considered being studied. The population in this study was all muzakki who paid zakat through UPZ Suruh, namely 256 muzakki (Sugiyono 2015).

Results

Theory of Planned Behavior (TPB) is a theory that explains human behavior. A Social Psychology expert, Izek Ajzen, has developed a very important theory to see the relationship between attitudes and behavior. How is the possibility of an attitude manifested as behavior, described by a theory called "theory of planned behavior" (*Theory Of Planned Behavior*) (Widyarani, 2009). This theory explains that attitude towards behavior is a very important factor in reading an act that aims to involve the relationship of behavior .

Trust is the knowledge held by society and the form of conclusion made on objects and attributes of positive benefits as a desire to accept actions from others based on the expectation that the other person will carry out a certain action that is most important for someone who gives trust, monitors and controls the other party (Mochlasin, 2018).

Knowledge, when viewed from its word, is included in the noun, namely a derived noun composed of the basic word "tahu" and obtaining the affix "pe-an" which in short means everything related to the activity of knowing or knowing (Oktaviani, 2021).

According to the Big Indonesian Dictionary, income is the result of work (business or the like) (KBBI, 2008). While income in the management dictionary is money received by individuals, companies and other organizations in the form of wages, salaries, rent, interest, commissions, costs and profits (Marbun, 2003). There are two indicators that can affect a person's income, namely the first is salary or compensation for someone for work that has been carried out or achieved as expected. And the second indicator is profit or total income after all operational costs are taken (Qardhawi, 1991).

Decision is a problem solving by assessing a choice from many alternative choices available (Hasan, 2002). Simply put, it is the selection of the best alternative from many structured choices used in problem solving with the aim of getting the best decision. The decision-making model is by developing various valid relationships that are the focal point of the decision problem in a systematic model by describing the relationship between various parts.

Validity test

Table 4.5 Results Test Validity

Variables	Item	r count	r table	Information		
<i>Trust</i>	P1	0.88 9	0.1946	Valid		
	P2	0. 878		Valid		
	P3	0. 864		Valid		
	P4	0.76 9		Valid		
knowledge	P1	0.8 12		0.1946	Valid	
	P2	0.8 32			Valid	
	P3	0.9 42			Valid	
	P4	0. 620			Valid	
Income level	P1	0. 800			0.1946	Valid
	P2	0. 853				Valid
	P3	0. 732				Valid
	P4	0. 700				Valid
	P9	0.440	Valid			

Religiosity	P1	0.821		Valid
	P2	0.794		Valid
	P3	0.819		Valid
	P4	0.967		Valid
The decision of the zakat payer	P1	0.828		Valid
	P2	0.981		Valid
	P3	0.830		Valid
	P4	0.871		Valid

Source: Primary Data Which processed, October 2024

From table 4.5 results testing validity the can known Ifall question items in the questionnaire from each variable have two star correlation with mark Sig. 0.01. From results the knownthat from the questions asked, no errors were found deletion Items so that all over Items question the can used in all over testing model And it is said valid.

Test Reliability

Table 4. 1 Results Test Reliability

Variables	Level Cronbach's Alpha	Cronbach 's Alpha	Informatio n
<i>Trust (X1)</i>	0.60	0.881	Reliable
Knowledge (X2)	0.60	0.754	Reliable
Income Level (X3)	0.60	0.662	Reliable
<i>Religiosity (Z)</i>	0.60	0.771	Reliable
Decision of the zakat payer (Y)	0.60	0.896	Reliable

Source: Data Primary Which processed, 2024

According to table 4.6 results from test reliability items in variable the it is said reliable Because the amount $>$ *cronbach's alphathat* is 0.60., so that all variable can said to be reliable.

Uji Normality

Table 4. 2 Hasil Uji Normality

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		73
Normal Parameters ^{a,b}	I mean	.0000000
	Std. Deviation	1.66792521
Extreme Differences Bridge	Absolutely	.071
	Positive	.071
	Negatives	-.062
Kolmogorov-Smirnov Z		.605
Asymp. Sig. (2-tailed)		.857
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Data Primary Which processed, October 2024

From table 4.7 the results of the normality test can be seen that mark Asymp. Sig. (2-tailed) as big as $0.857 > 0.05$. In accordance provisionon test *kolmogorov-smirnov*, so can concluded that data the distributed in a manner normal.

Uji Multikolinearitas

Tabel 4. 3 Hasil Uji Multikolinearitas

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.014	1.416		.010	.992		
	X1	.223	.087	.262	2.554	.013	.440	2.274
	X2	-.019	.148	-.017	-.130	.897	.275	3.638
	X3	.532	.110	.523	4.820	.000	.394	2.539
	Z	.158	.112	.160	1.412	.163	.359	2.782

a. Dependent Variable: Y

Source: Data Primary Which processed, October 2024

According to table 4.8 results test multicollinearity the can it is known that each variable has a tolerance value > 0.10 with a VIF value < 10.00 . So by adjusting the test provisions multicollinearity, Can taken conclusion that study Whichdone does not show any occurrence multicollinearity.

Test Heteroscedasticity

Table 4 Results Test Heteroscedasticity

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.002	.767		1,307	.196
	X1	-.034	.047	-.128	-.724	.472
	X2	-.023	.080	-.064	-.287	.775
	X3	-.044	.060	-.139	-.742	.461
	Z	.121	.061	.391	1,992	.050

a. Dependent Variable: RES2

Source: Data Primary Which processed, 2024

From table 4.9 results test heteroscedasticity the known that all variables (X) have a significance value > 0.05 . In accordance with the condition about test heteroscedasticity, so concluded that study. This there is no heteroscedasticity.

Test T Test (Test In general Individual)

Table 5 Results Test T Test (Partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.014	1.416		.010	.992
	X1	.223	.087	.262	2.554	.013
	X2	-.019	.148	-.017	-.130	.897
	X3	.532	.110	.523	4.820	.000
	Z	.158	.112	.160	1.412	.163

a. Dependent Variable: Y

Source: Data Primary Which processed, 2024

From test T test table 4.11 on can be known that :

Influence Trust in Muzakki's Decision . From the results of the T test, the Sig. value of the Trust variable (X 1) was obtained. is $0.013 < 0.05$, as well as mark t count a number of $2,554 > t$ table 0.1946 . Thus, it is concluded that H 1 accepted and H 0 is rejected. So, the Trust variable (X 1) has a significant effect. positive And significant to variable Muzakki's Decision (Y).

Influence Knowledge of Muzakki's Decision According to the results above, the Sig. value of the Knowledge variable (X2) is $0.897 > 0.05$, with a calculated t value of $-0.130 > t$ table 0.1946 . With thus known that H 2 rejected And H 0 accepted .So, Knowledge (X 2) has no significant effect to Muzakki's Decision (Y).

Influence Income Level against the Muzakki Decision . According to results testing the obtained mark Sig. variable $0.000 < 0.05$, with a calculated t value of $4,820 > t$ table 0.1946 . With thus taken conclusion that H 3 accepted And H 0 rejected. So, variable Income Level (X 3) influential positive And significant regarding the Muzakki Decision (Y).

Influence Religiosity against the Muzakki Decision . According to results testing the obtained mark Sig. variable $0,163 > 0.05$, with a calculated t value of $1,412 > t \text{ table } 0.1946$. With thus taken conclusion that H_3 accepted And H_0 rejected. So, variable Religiosity (Z) influential negative and significant regarding the Muzakki Decision (Y).

Test F Test (Simultaneous)

Table 6 Table 7 Results Test F Test (Simultaneous)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	435,917	4	108,979	36,997	.000 ^b
	Residual	200.302	68	2.946		
	Total	636.219	72			
a. Dependent Variable: Y						
b. Predictors: (Constant), Z, X1, X3, X2						

Sumber: Data Primer yang diolah, 2024

The results of the regression test in table 4.12 obtained a Sig. value of 0.000 so that H_0 is rejected and H_1 is accepted, and the calculated F value is $86.008 > F \text{ table } 2.48$, so H_0 is rejected and H_1 is accepted. It can be concluded that that the variables of Trust , Knowledge and Income Level towards Muzakki's Decision simultaneously have a positive and significant influence on variable Muzakki's Decision (Y).

Coefficient of Determination Test (R^2)

Table 8 Results Test Coefficient Determination (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.828 ^a	.685	.667	1,716
a. Predictors: (Constant), Z, X1, X3, X2				

Source: Data Primary Which processed, 2024

According to data table 4.13 can be seen that results from test coefficient determination (R^2) have a mark as big as 0.685. It means contribution. The independent variables of Trust, Knowledge and Income Level are able to explain or influence the dependent variable. Interest (Y) was 68.5%.

Uji Moderasi

Tabel 4.9 Uji MRA

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.479	1.356		.353	.724
	X1	.044	.143	.049	.311	.757
	X2	-.058	.169	-.045	-.340	.734
	X3	.506	.104	.508	4,852	.000
	MX1Z	-.072	.180	1,845	2,899	.041
	MX2Z	.265	.149	1,378	1,775	.079
	MX3Z	-.051	.183	-.420	2.277	.033

a. Dependent Variable: Y

Source: data processing in October 2024

Based on the data test above, it can be concluded that:

The Influence of Religiosity Moderates Trust in Muzakki's Decisions According to results testing the obtained mark Sig. variable $0.041 < 0.05$, with a calculated t value of $2.899 > t_{table} 0.1946$. With this taken conclusion that The religiosity variable (Z) is able to moderate Trust (X 1) influential positive And significant regarding the Muzakki Decision (Y).

The Influence of Religiosity Moderates Knowledge on Muzakki's Decisions According to results testing the obtained mark Sig. variable $0.079 > 0.05$, with a calculated t value of $1.775 > t_{table} 0.1946$. With this taken conclusion that Religiosity variable (Z) is not able to moderate Knowledge (X 2) against the Muzakki's Decision (Y).

The Influence of Religiosity Moderates Income Level regarding the Muzakki Decision According to results testing the obtained mark Sig. variable $0.036 < 0.05$, with a

calculated t value of $2.127 > t_{table} 0.1946$. With thus taken conclusion that The religiosity variable (Z) is able to moderate Income Level (X 3) influential positive And significant against the Muzakki Decision (Y) .

Conclusion

The Trust Variable (X1) has a significant influence positive And significant to variable Muzakki's Decision (Y). The Knowledge Variable (X2) has no significant effect. to Muzakki 's Decision (Y). Variables Income Level (X 3) influential positive And significant against the Muzakki Decision (Y) . The variable Religiosity (Z) is able to moderate Trust (X 1) influential positive And significant towards the Muzakki Decision (Y). The Religiosity Variable (Z) is not able to moderate Knowledge (X 2) influential positive And significant against the Muzakki's Decision (Y). The variable Religiosity (Z) is able to moderate Income Level (X 3) influential positive And significant regarding the Muzakki Decision (Y).

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