



INTERNATIONAL JOURNAL OF TRENDS IN ACCOUNTING RESEARCH

Journal homepage: <https://jurnal.adai.or.id/index.php/ijtar/index>



Determinants of People's Interest in Paying Zakat

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ARTICLE INFO

Article history:

Received: 16 May 2024

Accepted: 28 May 2024

Published: 30 May 2024

Keywords:

Awareness; knowledge;
beliefs; religiosity; interest
in paying zakat

ABSTRACT

This research aims to test the influence of awareness, knowledge, and belief variables on interest in paying zakat. This descriptive and associative research surveyed Muzakki in Palembang City. The research sample of 37 respondents used in this research was drawn based on purposive sampling. The results of this research prove that knowledge, religiosity, and awareness partially influence Muzakki's interest in paying zakat. Meanwhile, trust has no effect on Muzakki's interest in paying zakat

1. INTRODUCTION

One part of the Pillars of Islam that is inherent in Muslims is paying zakat if they are able. Zakat is translated as "barakah", growth, purity/cleanliness and maslahah. Zakat is divided into two, namely zakat fitrah and zakat Maal. Zakat Fitrah is a form of obligatory zakat issued by every Muslim in the month of Ramadan as a form of self-purification and good deeds. Meanwhile, zakat Maal is zakat charged on property (Maal) owned by a person or institution with terms and conditions that have been implemented. Zakat Maal is only charged to people who are financially capable and have reached the predetermined nisab and the ownership period is up to one year (Rosadi, 2019); QS Al-Baqarah (2): 43 and establish prayer, pay zakat, and bow with those who prostrate. Allah SWT commands us to perform prayers and pay zakat. Paying zakat starts from a person's intention and interest in paying zakat. Interest in paying zakat is basically an acceptance of a relationship between oneself and something outside oneself. Interest in paying zakat is a feeling of preferring and feeling interest in something or an activity, without anyone ordering it. There are several factors that can influence Muzakki's interest in paying zakat, including; knowledge, religiosity, awareness, and belief.

Knowledge itself is something that is the result of humans combining or working together between a subject who knows and an object that is known. Another thing that influences interest in paying zakat is religiosity, which is a sign of a person's understanding of sharia norms (social sciences that revolve around ideas about unity, transcendence, and transformation), especially those related to the obligation of zakat, which greatly influences awareness someone to pay zakat to mustahiq (Stringer, 2011); (Satrio & Siswantoro, 2016). Apart from knowledge and religiosity, another influencing factor is awareness, and self-awareness of the nature of creation, of the status as a servant and caliph of Allah which leads humans to have a sense of responsibility to answer (Zohar et al, 2022).

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The final factor in this study is Trust. Trust is a person's willingness to rely on other people. Our own belief/will to do something (Fielnanda, 2022); (Kusumaningtyas, 2022). Knowledge issues according to the Director General of Islamic Guidance Kamaruddin Amin (2022); and Arif Nurrahman, Deputy Head of Collections Division 1 Baznas Bandung City (2022); Chairman of the National Zakat Amil Agency (BAZNAS), Noor Achmad (2021) said that one of the causes of low public interest in paying zakat is that when people are asked about zakat, their knowledge is still very low. The loss of family religiosity in the 4.0 era is like the loss of the body's immune system during the Covid 19 pandemic. Families and their members become vulnerable to disease that is materialistic, individualistic, lacks ethics and social care, is irresponsible, and loses decency. Meanwhile, regarding awareness of paying zakat, according to BAZNAS Cirebon City, the awareness of the people of Cirebon City regarding zakat is still minimal. According to BAZNAS Cirebon City, public awareness of paying zakat, especially zakat on assets, if the percentage is only around 30%, shows that awareness of paying zakat is still low. In terms of trust, currently trust in zakat management institutions established by the government is still relatively low (Cahyoningsih & Mahsun, 2018). Religiosity in zakat management institutions influences people's interest or Muzakki in paying zakat to zakat management institutions (Rakhmania, 2018). Based on the previous description, the researcher formulated the problem, namely how is the influence of knowledge, religiosity, awareness and belief on interest in paying zakat, partially. The aim is to find out, understand and analyze the influence of knowledge, religiosity, awareness and belief on interest in paying zakat, partially.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Zakat knowledge influences interest in paying zakat

Knowledge is something that results from curiosity through sensory processes, especially the eyes and ears regarding certain objects. Knowledge is an important domain in the formation of open behavior. A person's knowledge or understanding of something will influence a person's attitudes and behavior towards it. And a person's knowledge and understanding of zakat will influence a person's attitudes and behavior towards zakat. If he is a Muzakki, then he will be encouraged to pay zakat (Department of Sharia Economics and Finance -Bank Indonesia, 2016: 163). One effort to grow and increase public interest in complete income zakat is to increase public knowledge about zakat (Wawan et al, 2019). Research conducted by Prastyo et al (2021) with the title Level of Trust, Knowledge and Religiosity on Muzakki's Interest in Issuing Zakat at BAZNAS Salatiga City. Based on the research described previously. Knowledge has a good and significant influence on the spirit of Muzakki in issuing zakat at the Salatiga City National Zakat Amil Agency (BAZNAS). What is meant by the title of this research is the level of trust, knowledge and religiosity regarding Muzakki's interest in paying zakat at BAZNAS Salatiga City. The results of the research show that knowledge has a positive and significant effect on the enthusiasm of Muzakki to issue zakat at the National Zakat Amil Agency (BAZNAS) in Salatiga City. Research was also conducted by Nugroho (2019) that knowledge influence interest in paying zakat.

H1. Knowledge of Zakat is influential to interest pay zakat

Religiosity Influential to Interest Pay Zakat

Ningsih et al. (2021) stated that Religiosity is one of the created characteristics of obedient attitudes and behavior in carrying out religious teachings adhered to, tolerant to implementation of other religious worship, and getting along well with adherents of other religions. Santosa and Sinarasri (2015) stated that Religiosity from the word religion is taken and absorbed from the Latin language, which has meaning and significance that is tied. Ghazali (2014: 37) stated that Religiosity is a person's spiritual expression related to system beliefs, values, applicable laws, and rituals. Religion is a social science that revolves around the ideas of oneness, transcendence, and transformation. Another element is confession that definition implies tolerance to life religion. (Stringer, 2011: 13). From various opinions, then can be concluded that Religiosity is marked by understanding somebody against Sharia

norms, (social sciences that revolve around the ideas of oneness, transcendence, and transformation) in particular related to Zakat obligations are very influential awareness somebody For pay zakat to mustahiq (Stringer, 2011: 13); (Ghazali 2014: 37); (Satrio and Siswanto, 2016); (Ningsih et al., 2021). Religiosity is measured with a number of indicators that is between: Dimensions of Ideology, Dimensions of Experience, Dimensions Consequences, Dimensions Religious Knowledge (Gibson, 2016); (Afiatin 2016); (Ancok and Suroso, 2019). Religiosity is the encouraged soul of someone who has sense, with his will and choices, and is alone in following regulations to reach the happiness of the world and the end of life. Some indicators in measure Religiosity is belief, obedience, appreciation, consequences, and experience/practice. So that later obtained linkages with variable interest (Sidiq, 2015: 37). Religiosity to institution zakat managers influence interest public or Muzakki pay zakat to institution zakat manager. Zakat is mandatory based on sincerity Muzakki when fulfilled (Rakhmania, 2018: 31).

Study Mush'ab (2011: 97) got the fact that factor religiosity influential to interest pay zakat Maal at LAZISMU. Study This get strengthened from Musseeni (2014: 125), which confirms this that Religiosity is influential positive and significant to interest pay zakat. Implementation collection of zakat with in a way economy can delete the level of conspicuous wealth, as well can create equitable redistribution. Two (2) things can be done to increase zakat collection. First is the more increasing awareness of the public in tithe as Muslims. And the second one is level very big concern to fate as well as condition each other. A level of concern can realized through zakat utilization programs (Suarni, 2023). Research conducted by Musseeni (2014) stated that Religiosity Religion is very close to life's inner man. This is what causes itReligiosity. Religion influences interest pay zakat. This matter is in accordance with another recent study (Sidiq, 2015), which states that religion has a significant influence on interest pay zakat to zakat amil institutions. Research conducted by Bayinah (2017) stated that the "close distribution of zakat by helping fellow human beings to meet their needs has led to religiosity affecting the interest in paying zakat". This means tight distribution of zakat with help from fellow men to fulfill his needs. This matter causes Religiosity to be influential in interest pay zakat.

H 2: Religiosity influential to interest pay zakat

Awareness influential to interest pay zakat

Awareness is an individual's alertness about incident external and internal sensations below the condition (King, 2017). In the Big Indonesian Dictionary (KBBI) awareness originates from the word conscious, which means realize, feel, know, and understand. In contrast, awareness is conscience, a state understanding of something felt or experienced by someone (Ministry of National Education, 2008: 1240). Awareness is the principal base We understand the environment around us and the private world We do not be observed by outsiders. In a state Where awareness wakes up, we realize all thoughts, emotions, and perceptions (Feldman, 2012, p. 170), (Hussain et al, 2008, p. 298). Opinion Solso (2017), Natoatmodjo (2010), and Wardhani (2008) state that the same measurement of awareness is knowledge and attitudes. Background factors for the successful management and administration of zakat during the time of the caliph Umar bin Abdul Aziz was awareness among relative Muzakki established in a way economical and loyalty high-interest people (Widiastuti, 2019). Crow and Crow (Abdul Rahman Shaleh, 2021) believe that there is a factor affecting interest namely one of encouragement from self individual, eg with eating and craving now. This matter exists centering attention and feelings. Muzakki, who knows about obligation to the treasures he has, and with a tone of consciousness in individual Muzakki, then Muzakki always own commitment For paying zakat (Shaleh, 2021). Building network awareness of zakat will strive and facilitate optimization collection and distribution of zakat funds. Institutions and zakat have applied various innovations related to zakat collection and management strategies (Bedjo et al, 2020).

A study previously conducted by Pakpahan (2021) The results of the study proved that knowledge and self-awareness have a dominant influence when compared to the knowledge possessed by Muzakki, especially in increasing their interest in paying zakat, which means

title Research Efforts to Increase Interest in Paying Zakat by Knowledge and Awareness self. Research results prove that knowledge and awareness are influential in a significant increase in interest Muzakki pay zakat. Then awareness self This own dominant influence If compared to with knowledge posses muzzaki especially in increase interest pay zakat. Research results in Sigit Widyaningsih (2021) found that results study This shows that there is an influence level of knowledge and awareness in a way positive and significant to interest Muzakki pay zakat. H3. There is influence Awareness Muzakki to interest pay zakat

Influence Trust/ Bilief Muzakki to interest pay zakat

Trust is interpreted as confidence or confidence in the integrity, character, and ability of a leader (Robbins, 2017). Trust is defined as belief and will Muzakki For relying on and using BAZNAS in the channel the zakat. Trust is to what extent one party is willing to, depend on something or somebody in a situation certain with feeling relatively safe, though consequence negative Possible occurred (Jensen et al, 2015). There are problems with certain things that are obstacles implementation of zakat. Among them is a lack of understanding about the zakat institution, especially if compared to an understanding they of prayer and fasting, for example, the existence attitude of poor societal belief to the implementation of zakat. Pertiwi (2020) with results study This that is income and trust influential positive significant to interest public pay zakat while income, literacy . Trust, in a way, is simultaneously influential in interest pay zakat.

H4. Trust influential to interest pay zakat

Interest in Paying Zakat

Interest is the source motivation that drives people to do what are they want when they free choose. When they see that something will be profitable, them feel interested (Elizabet, 2016). Interest is encouragement from in self somebody or causing factors interest or attention in a way effective, which causes he chose something object or activities that are profitable, enjoyable and last a long time will bring satisfaction in himself. Based on explanation put forward, then framework thoughts that would used by researchers can seen in figure 1, as following :

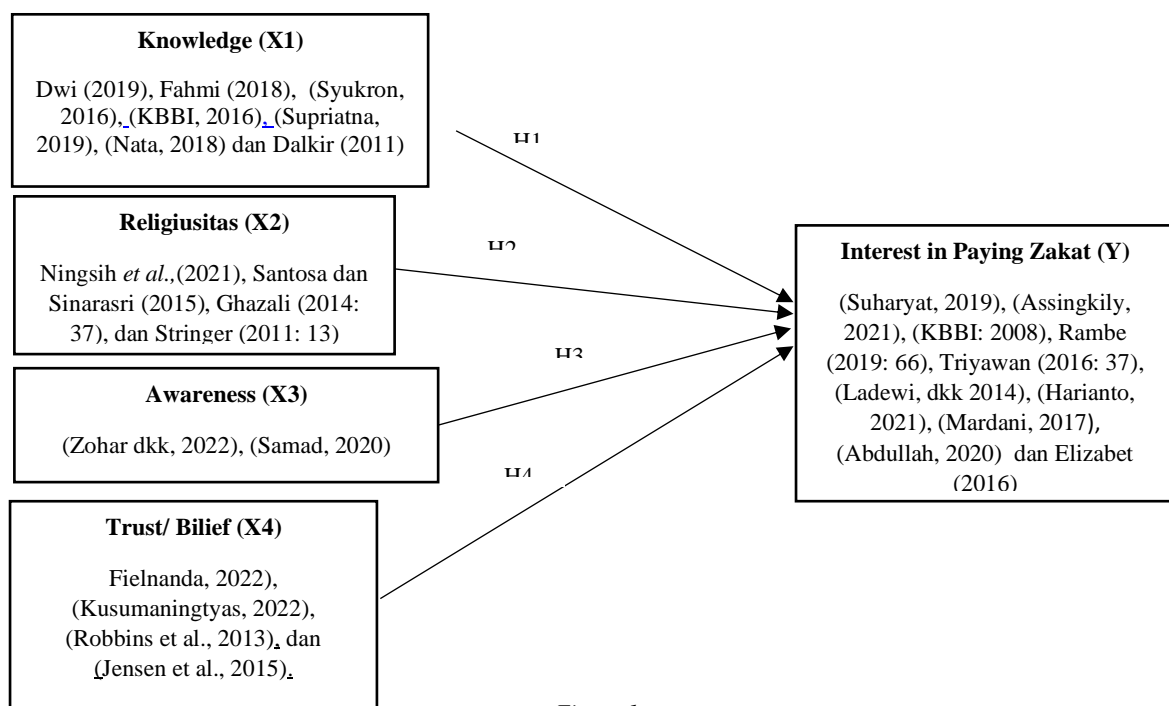


Figure 1
Framework of Conceptual

3. RESEARCH METHOD

The type of research used is descriptive and associative. The variable research used consists of knowledge, religiosity, awareness, beliefs, and interests in paying zakat, as he explained in the table.

Table.1
Operationalization Variable

Variable	Definition	Indicator	Scale
Knowledge (X1)	Knowledge is what is known and understood regarding with something matter in context This what is knower about zakat. (Syukron, 2016), (Supriatna, 2019) and (Nata, 2018).	1. Know/ Knowing 2. Comprehension / Understanding 3. Analysis (Hamzah, 2020) (Daryanto, 2010), (Pangestu & Jayanto, 2017) and (Notoatmodjo , 2012)	Ordinal
Religiosity (X₂)	Religiosity is a character value that refers to an attitude and behavior that is obedient to and tolerant of the practice of worship of other religions, and that allows one to live in harmony with followers of other religions. (Ningsih, Praseyto & Hasanah, 2022), (Santosa & Sinarasri, 2015), and (Ghazali, 2014: 37).	1) Ideological Dimensions 2) Experience Dimensions 3) Consequence Dimensions 4) Dimensions of Religious Knowledge Gibson (2016), Tina Afiatin (2018), Ancok and Suroso (2019)	Ordinal
Awareness (X3)	Awareness is knowing what is believed to not quite enough to answer a servant and caliph and has constraints full to himself Alone . (Zohar et al, 2022), (KBBI, 2008), (Samad, 2020)	1. Knowledge 2. Attitude Keller, 2016), (Wardhani, 2008),	Ordinal
Trust (X4)	Trust is confidence in someone's ability to trust another person or to another object in a future action that provides results as expected. (Fielnanda , 2022), (Kusumaningtyas, 2022), (Robbins et al., 2013) , and (Jensen et al., 2015).	1. Honesty 2. Openness 3. Competent (Wibowo, 2018), (Usman, 2010), (Priansa , 2017) and (Kotler & Keller, 2016)	Ordinal
Interest in Paying Zakat (Y)	Interest is the encouragement somebody To do what he want. (Suharyat , 2019), (Assingkily , 2021) and (KBBI: 2008)	1. Interest (<i>Interest</i>) 2. Desire 3. Confidence (<i>Conviction</i>) (Yazid, 2017), (Priansa , 2017) and (Kumari, 2021)	Ordinal

Source: Author (2023)

Samples were drawn using purposive sampling. The data that has been collected based on a questionnaire survey is then analyzed using multiple regression analysis

4. RESULTS

Based on the results of analysis using multiple regression, the following results were obtained:

Table 2
Analysis Regression Multiple

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,600	3,314		-,483	,633
	Knowledge (X1)	,258	,097	,288	2,656	,012
	Religiosity (X2)	,246	,090	,300	2,726	,010
	Awareness Variable (X3)	,537	,158	,394	3,408	,002
	Trust (X4)	,132	,095	,145	1,392	,173

a. Dependent Variable: Interest in Paying Zakat (Y)

Source: Data processing, 2023

Based on output results in the table on can an equation model is formed as following:

$$Y = -1.600 + 0.258 X1 + 0.246 X2 + 0.537 X3 + 0.132 X4$$

A small R² value means that the ability of the independent variables to explain variations in the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict variations in the dependent variable. The following are the results of the coefficient of determination:

Table 3
Testing Coefficient determination (R-Square)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,843 ^a	,711	,675	1.45446

a. Predictors: (Constant), Trust (X4), Knowledge (X1), Religiosity (X2), Awareness Variable (X3)

b. Dependent Variable: Interest in Paying Zakat (Y)

Source: Data processing, 2023

To find out the variables that have a dominant influence on interest in paying Zakat , you can see the following table.

Table 4
Partial R-Square Test

Variable	Beta	Correlations	Partial R-Square	Total R-square
		Zero-order		
Knowledge (X1)	0.288	0.608	0.175	0.711
Religiosity (X2)	0.300	0.629	0.189	
Awareness (X3)	0.394	0.710	0.280	
Trust (X4)	0.145	0.462	0.067	

Source: Data processing, 2023

To determine the contribution of each variable, it is obtained by multiplying the beta coefficient value by the zero-order correlation value. From the calculation results, it can be seen that the variable with the most dominant influence on interest in paying Zakat in sequence is the Awareness variable with an R-square value of 28.0%, then Religiosity at 18.9%, then Knowledge at 17.5% and finally Trust at 6.7%.

Table 5
Hypothesis Test (t test)

Hypothesis	Connection	Coef . Regression	t count	Sig	Conclusion Ha
H1	X1 ---> Y	0.258	2,656	0.012	Accepted
H2	X2 ---> Y	0.246	2,726	0.010	Accepted
H3	X3 ---> Y	0.537	3,408	0.002	Accepted
H4	X4 ---> Y	0.132	1,392	0.173	Rejected

Source : Data processing , 2023

From table 9 shows that Knowledge influential significant regarding Interest in paying Zakat. Viewed based on mark coefficient signed regression, it indicated that the more high level Knowledge respondents will increasing interest in paying Zakat, on the contrary, If knowledge the more low then the interest in paying Zakat will experience decline. Religiosity influential significant regarding Interest in Paying Zakat. Viewed based on mark coefficient signed regression positive indicated that the more high level Religiosity respondents will increasing interest in paying Zakat, on the contrary If Religiosity the more low then the Interest in Paying Zakat will decline. Awareness is influential and significant regarding Interest in Paying Zakat. Viewed based on the mark coefficient signed regression positive indicated that the higher level of Awareness respondents will increase their interest in paying Zakat, on the contrary, If Awareness the more then the Interest in Paying Zakat will decline. Trust No influential significance regarding Interest in Paying Zakat. Viewed based on the mark coefficient signed regression positive indicated that the more level Trust respondents will increase interest in paying Zakat, on the contrary, If Trust the lower then the Interest in Paying Zakat will decline.

5. CONCLUSION

Based on the results obtained, it can be concluded as follows:

1. Knowledge of zakat is influential in a way significant to the interest paid in zakat to the Muzakki of the national zakat amil agency in the city of Palembang. This shows that the more wide knowledge of zakat, the more interested the Muzakki is in paying zakat.
2. Religion is influential in a way significant to the interest paid in zakat to the Muzakki of the national Amil Zakat agency in the city of Palembang. This shows that the higher the Muzakki's religiosity, the more interested They Are in paying zakat.
3. Awareness of paying zakat has an effect significant to the interest paid in zakat by the Muzakki of the national Amil Zakat agency in the city of Palembang. This shows that the more awareness paid in zakat, the more interest Muzakki had in paying zakat.
4. Trust is not significant in influencing interest pay zakat to the Muzakki of the national zakat amil agency in the city of Palembang. This shows that low or high trust given by the institution Baznas No will influence interest Muzakki in pay zakat.

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