The Influence of Religiosity, Zakat Literacy and Trust on Muzakki's Interest in Paying Professional Zakat at Baznas Jakarta Province

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Abstract: This study aims to understand the factors that influence individual interest as muzakki in paying professional zakat through BAZNAS Jakarta Province. The method used is a field study with a quantitative approach. The sample consisted of 97 muzakki who had or had never paid zakat through BAZNAS Jakarta Province. Primary data were collected through questionnaires distributed to respondents. Regression analysis shows that zakat literacy and belief have a positive and significant influence on individual interest as muzakki to pay professional zakat to BAZNAS Jakarta Province, while religiosity has no effect on muzakki interest in paying professional zakat at BAZNAS Jakarta province.

INTRODUCTION

Poverty poses a serious threat to society because it can interfere with religious beliefs, morality, mental stability, and family integrity. Therefore, zakat is considered as one of the effective instruments in efforts to overcome poverty. One of its main concepts is that people in positions of wealth should set aside a portion of their wealth to be distributed to underprivileged and needy individuals, through the practice of zakat, infaq, and sadaqah (Suryani & Fitriani, 2022).

Zakat has great potential as an effective instrument in strengthening the country's economy, so it is expected to play a role in reducing poverty, this requires attention from everyone. Therefore, it is important to collect zakat in an appropriate way, accurately identify the people who are obliged to pay zakat, so that the distribution of zakat can be carried out effectively and received by zakat recipients, which in turn can help reduce the level of income inequality (lowering the Gini index) in Indonesian society (BAZNAS, 2023).

The growing network of zakat institutions in Indonesia also indicates the great potential of zakat in the country, especially considering that Indonesia has the largest Muslim population in the world. Professional zakat is the ijtima' of scholars who have not been known in the tradition of Islamic literature before. In the time of the Prophet SAW, professional zakat was not applied because the source of income from work was not widely known. According to a study conducted

by the BAZNAS Center for Strategic Studies in 2020, the potential for zakat in Indonesia is estimated to reach 327 trillion rupiah annually. However, the realization of zakat collection nationally is still much lower than the potential already mentioned, only reaching around 13-14 trillion rupiah per year nationally, or only about 4.3% of the total potential.

The total potential of zakat on a provincial scale in Indonesia is estimated to reach Rp. 4.37 trillion. According to the 2022 Zakat Potential Mapping Index (IPPZ), Jakarta province has an estimated zakat potential of 105 billion, which is divided into zakat income from civil servants of around 22.08 billion, zakat from non-civil servants of around 20.07 billion, zakat from state-owned companies around 4.7 billion, zakat from the retail sector of around 6.5 billion, and zakat from industrial employees of around 49.3 billion. However, it is unfortunate that the realization of this potential is still not optimal, with the amount of zakat collected only reaching around 67.27 billion for income zakat (BAZNAS, 2023).

It can be observed that there is a significant gap between the potential and realization of professional zakat in the field, especially in Jakarta province, where the potential of professional zakat is estimated to reach 105 billion, but the amount collected is only around 67 billion. The collection of zakat has not yet reached the optimal level, and some of the factors that may cause it are as follows: (1) public understanding of zakat, especially mall zakat and professional zakat is still limited only to zakat fitrah, although there are various types of zakat and other zakat obligations that are not yet known by the public; (2) public awareness of the importance of zakat is still low; and (3) the low level of trust in zakat institutions causes people to be reluctant to pay zakat through BAZNAS. As a result, the current zakat collection figures do not reflect the true potential of zakat (Pertiwi, 2020).

In research conducted by Harmaini, religiosity has a positive and significant influence in influencing the readiness of individuals as muzakki to fulfill the obligation to pay zakat (Harmaini et al., 2022). The results of the study by (Ayuningtyas & Sari, 2020) concluded that there are differences in results, where religiosity does not have a partially significant influence on individual interest as muzakki to give zakat to BAZNAS Semarang City. In addition, the findings of a study conducted by (Nurkhin & Ahmad, 2019) stated that there was no influence of the level of religiosity on individual interest as muzakki in carrying out the obligation to pay professional zakat through BAZNAS.

Studies conducted by (Suryadi & Rimet, 2023) reveal that zakat literacy effectively contributes positively and significantly to individual motivation to fulfill the obligation to pay zakat. However, another study by (Wafiq & Safitri, 2022) shows that zakat literacy, in terms of knowledge, does not have a significant influence on an individual's desire as a muzakki to pay zakat. This is due to the low knowledge of muzakki who have not reached a level that encourages them to pay zakat, especially professional zakat. However, research conducted by (Pospos, 2018) showed that the level of trust did not have a significant influence on the interest of coffee shop entrepreneurs in paying zakat in Baitul Mal Kota Langsa.

Based on a review of the phenomenon gaps and research gaps described earlier, as well as with support from the National Zakat Index report published by BAZNAS RI in 2023, it is concluded that the collection of zakat by BAZNAS Jakarta Province is considered unsatisfactory. By considering the problems and phenomena observed in the field, it is interesting to conduct further research on the impact of factors such as religiosity, zakat literacy, and trust in individual interest as muzakki in paying professional zakat to BAZNAS Jakarta Province.

METHOD

The research method applied in this study is quantitative analysis, which refers to research that emphasizes analysis based on numerical data or numbers obtained through statistical techniques (Dewi, 2018). The dependent variable, also known as the dependent variable, is the variable that is the main focus in a study. These are variables that are influenced or dependent on other variables in the context of the study and reflect the essence of the problem being investigated. In this study, the variable that became the focus was the interest of muzakki in paying professional zakat at BAZNAS Jakarta Province. Meanwhile, the independent variable, also known as the independent variable, is a variable that influences or influences the dependent variable in a study. In this study, independent variables included religiosity (X1), zakat literacy (X2), and trust (X3).

Population or research subject in the context of quantitative research is the totality of objects that are the focus of research, which can be humans, geographical areas, institutions, social entities, and so on, which are then observed, measured, evaluated, and drawn conclusions from the results of these observations (Kusumastuti et al., 2020). The population of this study is muzakki both who have made professional zakat payments through BAZNAS Jakarta Province and who have never paid professional zakat in Jakarta Province, spread across eight regencies/cities. The exact number of muzakki in Jakarta Province cannot be ascertained. If the population size is not known exactly, then the Cochran formula can be used to determine a representative sample. After doing calculations using this formula, it was found that the number of samples needed for this study was around 96.04 respondents. Therefore, the number of samples was then rounded up to 97 respondents. Data processing in this study used Statistical Product and Service Solutions (SPSS) software version 29.

The sampling technique in this study used the non-probability sampling method, which is a technique in which not all members of the population have the same chance of being selected as a sample. In sampling with purposive sampling techniques, researchers subjectively select samples that meet certain criteria with specific goals. The use of "purposive sampling" was chosen because researchers believe that the information needed can be obtained from groups or targets that fit certain criteria (Paramita, 2015). Primary data in this study were collected through the distribution of questionnaires that included statements related to the variables of Religiosity (X1), zakat literacy (X2), and trust (X3) in the context of muzakki's interest in paying professional zakat to BAZNAS Jakarta Province. Secondary data, on the other hand, can be obtained from various sources such as the Central Statistics Agency (BPS), literature, reports, journal publications, and other sources.

This study used a questionnaire to explore the factors that influence the interest of muzakki in paying professional zakat to BAZNAS Jakarta Province. The questionnaire was distributed to muzakki in Jakarta Province. Measurements were made using the Likert scale with five levels of answer preference. This approach gives freedom to respondents because they are not bound by the emotional connection between the researcher and the respondent.

RESULT AND DISCUSSION

Test the hypothesis

To find out how much influence the independent variables—the level of religiosity, zakat literacy, and trust—have on the dependent variable, namely the interest of muzakki to pay zakat through the Jakarta Province BAZNAS, multiple linear regression analysis is used. The results of such analyses using SPSS software version 29 have been presented in the table below:

Table 1. Results Uii Linear Coefficients of Multiple Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.145	1.467		.780	.437
	X1	.003	.077	.003	.035	.972
	X2	.204	.050	.379	4.083	<,001
	X3	.480	.074	.516	6.472	<,001

a. Dependent Variable: Y

Source: Primary Data processed SPSS version 29 tahun 2024

From the table above, it can be seen that the results of regression analysis obtained a coefficient for the variable religiosity or X1 of 0.003. For the zakat literacy variable or X2 of 0.204 and the confidence variable of 0.480, with a constant of 1.145 so that the regression equation model obtained is as follows:

$$Y = \alpha + \beta_1 X1 + \beta_2 X2 + \beta_3 X3 + e$$
$$Y = 1.145 + 0.003X1 + 0.204X2 + 0.480X3 + e$$

1) The number 1.145 is a constant, indicating the condition when the variable Interest in Paying Professional Zakat (Y) is not influenced by the variable of religiosity (X1), the variable of zakat literacy (X2), and the variable of trust (X3). When the value of the independent variable is 0, the Interest in Paying Professional Zakat will remain at 1.145.
2) The regression coefficient for the religiosity variable (X1) is 0.003, indicating that the religiosity variable does not have a significant influence on the Interest in Paying Professional Zakat.
3) The regression coefficient for the zakat literacy variable (X2) is 0.204, indicating a positive influence on the Interest in Paying Professional Zakat. In other words, every one unit increase in the zakat literacy variable will result in an increase of 0.204 in Professional Zakat Pay Interest.
4) The value of the regression coefficient of the trust variable (X3) is 0.480, meaning that the trust variable has a positive influence on the Interest in Paying Professional Zakat. If there is an increase of 1 unit of trust variable, it will increase the Interest in Paying Professional Zakat by 0.480.

The information in the table gives an idea of how much influence each independent variable has individually on the dependent variable:

1) The variable X1 (religiosity) indicates a calculated T value that is smaller than the table T value, which is 0.035 < 1.98580, and the significance value of the variable X1 (religiosity) is greater than 0.05 (0.972 > 0.05). This results in acceptance of H_0 and rejection of H_1. Therefore, it can be concluded that religiosity partially does not affect the interest of individuals as muzakki to pay professional zakat in BAZNAS Jakarta province.
2) The variable X2 (zakat literacy) shows a calculated T value that exceeds the table T value, which is 4.083 > 1.98580, and the significance value of the variable X2 (zakat literacy) is smaller than 0.05 (0.001 < 0.05). This results in rejection of H_0 and acceptance of H_2. Therefore, it can be concluded that zakat literacy partially affects individual interest as muzakki to pay professional zakat in BAZNAS Jakarta province.
3) The variable X3 (confidence) has a calculated T value that exceeds the table T

value, which is 6.472 > 1.98580, and the significance value of the variable X3 (confidence) is smaller than 0.05 (0.001 < 0.05). This results in rejection of H_0 and acceptance of H_3. Thus, it can be concluded that trust partially affects the interest of individuals as muzakki to pay professional zakat in BAZNAS Jakarta province.

In addition, an R value of 0.821 indicates the ability to explain the relationship between the variables of religiosity, zakat literacy, and trust with the interest of muzakki to pay zakat in BAZNAS Jakarta province, because it is almost close to one. Similarly, an R Square value of 0.674 indicates that about 67.4% variation in muzakki's interest in paying zakat in BAZNAS Jakarta province can be explained by factors such as religiosity, zakat literacy, and trust. The remaining 32.6% were influenced by other factors not investigated in the study.

Result

The Effect of Religiosity on Muzakki's Interest in Paying Professional Zakat

This variable of religiosity (X1) used in this study did not have a significant impact on the interest in paying professional zakat. Data analysis showed that the calculated T value for the religiosity variable (X1) was 0.035, which was lower than the table T value of 1.98580, so H_0 was accepted and H_1 was rejected. Thus, simultaneously (through the T test), the variable X1 (religiosity) has no influence on the interest in paying professional zakat (Y). This is in line with research conducted by (Ayuningtyas & Sari, 2020), (Mubarok & Safitri, 2022), and (Nurkhin & Ahmad, 2019) concluding that religiosity does not affect the interest of muzakki to pay professional zakat through BAZNAS.

The Effect of Zakat Literacy on Muzakki's Interest in Paying Professional Zakat

In this study, there is evidence that zakat literacy (X2) has a positive and significant influence on the interest in paying professional zakat. Statistical analysis shows that the calculated T value for zakat literacy (X2) is 4.083, exceeding the table T value of 1.98580, so H_0 is rejected and H_2 is accepted. Thus, simultaneously (through the T test), zakat literacy (X2) also has a positive and significant influence on the interest in paying professional zakat (Y). This is in line with research conducted by (Suryadi & Rimet, 2023) and (Najmudin et al., 2023) showing that understanding the concept of zakat significantly increases individual motivation to fulfill the obligation to pay zakat. In the context of zakat literacy, it shows that a better understanding of zakat is positively related to the tendency of workers in large companies to pay zakat.

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

This research shows that trust (X3) has a significant and positive impact on the desire to pay professional zakat. Statistical analysis shows that the calculated T value for confidence (X3) is 6.472, exceeding the table T value of 1.98580 (6.472 > 1.98580), so H_0 is rejected and H_3 is accepted. Thus, simultaneously (through the T test), trust (X3) also has a positive and significant influence on the interest in paying professional zakat (Y). This is in line with research conducted by (Kusumastuti et al., 2020), (Mubarok & Safitri, 2022) and (Suryadi & Rimet, 2023) which concluded that trust has a significant impact on people's interest in paying professional zakat in zakat institutions.

The Effect of Religiosity, Zakat Literacy and Trust on Muzakki's Interest in Paying Professional Zakat

From the results of the analysis, it can be concluded that the independent variables consisting of religiosity, zakat literacy, and trust together affect individual interest as muzakki in paying professional zakat to BAZNAS Jakarta Province.This is supported by the F test, with a calculated F value of 64.097 and a significance level of 0.001. With a probability value that is

less than 0.05 and a calculated F that is greater than the F of the table, the hypothesis H_4 is accepted.

CONCLUSION

Analysis of the studies conducted produced several important findings related to the research questions posed. First, from the results of multiple linear regression with the t test, there is no significant evidence showing that religiosity has no effect on individial interest as muzakki in paying zakat through BAZNAS Jakarta Province. However, the findings of the analysis also show that zakat literacy has a significant influence on individual interest as muzakki to pay zakat through the institution. In addition, trust is also proven to have a significant influence on individual interest as muzakki in paying zakat through BAZNAS Jakarta Province. Finally, the multiple linear regression test with the F test confirms that simultaneously, the variables of religiosity, zakat literacy, and trust affect individual interest as muzakki in paying zakat through the Jakarta Province BAZNAS positively and significantly.

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