Analysis of *Muzakki's* Decision to Pay Zakat Seen from Income, Education, Religiosity

Ida Busnetty[1], Yusuf Faisal[2], Anton Satria Prabuwono[3]
[1]Universitas Trisaksi, Indonesia
[2]Sekolah Tinggi Ilmu Ekonomi Tri Bhakti, Indonesia
[3] King Abdulaziz University, Rabigh

ida.busneti@trisakti.ac.id[1], yusuf.faisal@stietribhakti.ac.id[2], aprabuwono@kau.edu.sa[3]

Abstrak
This study aims to explain how the influence of income and education on *muzaki's* decision to pay zakat with religiosity as a moderating variable. The method used in this research is the quantitative method. The population in this study is *muzaki* in Bekasi city and district using accidental sampling technique which is taken if the selection of sample members is based on chance encounters. The sample in this study amounted to 430 respondents. The data collection method uses the survey method, namely the author distributes questionnaires directly to respondents. The data analysis technique in this study researchers used SEM PLS. The result of this study found that income has a positive and statistically significant effect on muzaki's decision to pay zakat, as well as education has a positive and statistically significant effect on muzaki's decision to pay zakat. As for the moderating variable religiosity, each weakens the relationship between income and education on Muzaki's decision to pay zakat. This research enriches previous studies on the decision of muzaki to issue zakat from the perspective of income, education, and religiosity in the community in Bekasi City and Regency.

Keywords: Income, Education, Religiosity, Muzaki's Decision to Pay Zakat

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INTRODUCTION

Working according to an Islamic perspective is part of worship, if a person is consistent with the laws set by Allah *Subhanahu Wata'ala*, holy in his intentions, and

done for the fulfillment of needs both from oneself, the fulfillment of family needs, society, and state. The concept of work according to Islam includes all economic fields allowed by sharia in return for wages, there are jobs in the form of physical (physical) such as labor work, agriculture, carpentry, and so on, or *aqli* (mental) style work such as employees, whether in the form of college, *iktisas* or work and technical (Kurniawan, 2019). Every Muslim is given the mandate to manage his property following the provisions and principles of Islamic Shari'a. So that humans are forbidden to waste the entrusted property because it contains social rights. The social right in question is the right of others to the excess property owned, such as issuing zakat. (Susanti, 2021) suggests that zakat is a form of social worship, has a strategic position, in terms of the development of Islamic teachings and the welfare of the people, and has a very big meaning. Zakat is one of the pillars of Islam and is one part of the worship needed by Muslims. Zakat is divided into two, namely: zakat fitrah and zakat maal. The commandment of zakat in the Quran is always juxtaposed with the command of prayer. The importance of paying zakat is because this commandment contains a social mission that has a clear purpose for the benefit of the people. The intended objectives include solving the problem of poverty, leveling income, and improving the welfare of the people and the state. This shows how important it is to pay zakat as one of the pillars of Islam (Sumadi &; Priliastuti, 2021).

Zakat is one of the main sources of national entry. Since the beginning of the Prophet *Shallallahu Alaihi Wasallam* has designated zakat as the main social financial instrument in Islam. He pointed out that zakat is one of the five foundations of Islam. The Prophet *Shallallahu Alaihi Wasallam* said:

"Islam is built from five pillars: witnessing that there is no god but Allah and Muhammad is the Messenger of Allah, establishing prayers, performing zakat, Hajj and fasting in the month of Ramadan" (HR Bukhari &; Muslim)

The hadith shows that zakat is one of the requirements of one's Islam. A person who refuses zakat cannot be recognized as a Muslim (Sri et al., 2021). The obligation of zakat refers to the general proposition of zakat as Allah *Subhanahu Wata'ala* says in Sura At-Tawbah (9) verse 103:

"Take zakat from their possessions to cleanse and purify them, and pray for them. Indeed, your prayer (grows) peace of soul for them. Allah is All-Hearing, All-Knowing."

The law of zakat is based on the Qur'an, which must be implemented by Muslims. As Allah says in Surah Al-Baqarah (2) verse 43:

"And perform prayers, pay zakat, and bow with those who bow."

On the other hand, zakat can also be an important driving force for human life, especially if you have the right zakat management system and understand all the teachings of Allah *Subhanahu Wata'ala*, it will fill some gaps in Islamic society. So zakat has great opportunities and potential to continue to be developed in alleviating poverty. What happens every year, is that zakat experiences a very rapid development when observed from increasing growth. However, the growth of the increased zakat acquisition turned out to be very incompatible with the potential of obtaining zakat that should be (Tho'in &; Marimin, 2019a). Based on data from the Ministry of Home Affairs, Indonesia's population will be 277.75 million people by the end of 2022. Of

that number, 241.7 million Indonesians embrace Islam. That number is equivalent to 87.02% of the population in the country. Based on these data, it can be said that Indonesia has a high zakat potential. The National Amil Zakat Agency noted that the collection of zakat, infak, alms (ZIS), and other religious social funds (DSKL) reached IDR 22.43 trillion in 2022. This value increased to 58.90% compared to the previous year. The increase mainly came from the payment of mall zakat by 22.11% and sacrificial animal zakat up to 400.95%. However, this realization has only reached 86.29% of the target set in 2022 of IDR 26 trillion. Meanwhile, the amount of this fund collection includes zakat mal, zakat fitrah, infak, alms, other religious social funds, and fitrah outside the balance sheet, as well as sacrifices and other religious social funds outside the balance sheet. Here are the details of the collection of zakat funds, infaq, alms, and other religious social funds in 2022.

Table 1. Zakat Realization 2022

No.	Types of Zakat	Count (Rp)
1.	Zakat Maal	3.787.509.515.618
2.	Zakat Fitrah	204.435.792.548
3.	Infaq / alms	2.350.172.161.836
4.	Other religious social funds to reach	537.726.223.799
5.	sacrifice and off-balance sheet	10.332.628.191.681
6.	ZIS & Fitrah Off the Balance Sheet	5.222.016.862.873

Source: https://dataindonesia.id/

The National Amil Zakat Agency targets the collection of zakat, infaq / alms, and other religious social funds to reach Rp. 33.8 trillion in 2023. In the Regulation of the National Amil Zakat Agency Number 1 of 2016 Article 1, Other Religious Social Funds in question are in the form of votive assets, *kafarat, fidyah*, and grants. Other Religious Social Funds outside the balance sheet are in the form of assistance provided by someone in the form of material intended to be given to people who are entitled to receive it through the intermediary of the Amil Zakat Institute. Based on these data, the amount of zakat receipts nationally is still far from the existing zakat potential. Based on the gap between the potential and realization of zakat, a zakat management institution is needed that can work trustfully and professionally (Faisal et al., 2023). This is also caused by the lack of awareness from the public to pay zakat maal and especially pay zakat directly to zakat institutions. Muzakki tends to issue his zakat directly to those closest to him, by the culture and teachings that exist in the surrounding environment. Muzakki also stated that they would feel more satisfied when issuing their zakat directly to *mustahiq* (Nugroho &; Nurkhin, 2019). This is in line with the hadith of Salman bin Amir *Radhiyallahu Anhu*, Prophet Muhammad *Sallallahu Alaihi Wasallam* said:

"*Indeed, alms to the poor is one alms, while alms to his relatives are two; the reward of alms and the reward of a relationship of kinship.*" (HR. An-Nasai no. 2583, At Tirmidzi no. 658, Ibn Majah no. 1844).

Based on the hadith above, giving zakat directly to the closest relatives is permissible if it is included in the criteria as a zakat recipient. In this case, religiosity is the basis for consideration of the *muzaki* in issuing his zakat following his belief to

give zakat directly to *mustahiq*. Thus, this situation causes the zakat funds collected, to not be comparable to the existing potential. Zakat has enormous potential to grow the economy of the Muslim community if the zakat is distributed in the right place (Susanti, 2021). Things like this happen because of the lack of trust and the introduction of *muzaki* to zakat management institutions. *Income* can also influence people's decision to issue zakat. Because in Islam zakat must be paid when someone has property that has reached haul and nisab (Mubarok &; Safitri, 2022). Many Muslim residents still do not understand the position of zakat other than zakat fitrah, such as zakat harta, zakat income, zakat agriculture, investment, and another zakat. Some muzakis argue that the zakat that must be issued is only zakat fitrah and payments are made in Ramadan every year. This situation makes other zakat gains very little because the majority of the Muslim population only pays zakat fitrah (Nasution, 2017).

In this case, muzaki income can be associated with professional zakat. Professional zakat is zakat that is issued from the results of what is obtained from work and profession. Income from work in the form of salary, wages, or honorarium. That is when it has reached Nishab and haul income, zakat must be issued. If the income of muzaki is relatively high, the muzaki will be more able to issue zakat, because the needs of life can be met and some of their assets are required to be zakrated. However, research conducted (Kartika, 2020) stated that high income does not affect the community in distributing their zakat through amil zakat institutions. Some people are still reluctant to pay zakat because they feel that the wealth obtained is the result of income from their labor, so there is no need to spend zakat. This is due to a lack of awareness, knowledge gained, and understanding of muzaki to give zakat.

Besides *income* factors, other factors can affect *muzaki's decision to pay zakat* such as *education* and *religiosity*. The higher one's level or level of *education* will certainly affect discussions and one's patterns and actions in interaction, behavior, and so on. Handayani et al., (2022) stated that *education* can help individuals to internalize all norms, rules, and obligations in religion. Muslims with a high educational background should have a higher awareness and knowledge of zakat as an obligation in Islam based on the Qur'an and Hadith. Therefore, it is expected that Muslims with an education level will give a positive signal to the behavior of zakat payment compliance. The increase in muzaki decisions in paying zakat can also be influenced by religiosity factors. Based on Roza's research, (2022) entitled The Influence of Religiosity and the Role of the Government on the Decision of muzaki to Pay Zakat at the National Amil Zakat Agency stated that the factor of religiosity is one of the factors that influence muzakki's interest in paying zakat. This explains that religiosity is a manifestation of the implementation of Muslim guidelines that are followed in carrying out daily activities and their assessment of the decision to fulfill the obligation to pay zakat. The existence of belief in the God *Subhanahu Wata'ala*, the willingness to obey the commands of Allah *Subhanahu Wata'ala*, and social consequences based on knowledge and good understanding will shape the religiosity of muzaki in its influence on the interest in paying zakat through the institution of amil zakat. So that the higher the level of religiosity of the muzakki, the higher the interest of the muzakki in paying zakat. Religiosity becomes very important as research (Jibu et al., 2022) states that Muslims who have high religiosity will increasingly realize that zakat is an obligation (one of the pillars of Islam) and must

be implemented. The basis for obtaining the zakat collected will be given equally to those who deserve assistance from the zakat. The group entitled to receive zakat is as Allah *Subhanahu Wata'ala* says in Surah *At-Tawbah* (9) verse 60:

> *"Indeed, zakat is only for the poor, the poor, the amil zakat, who are softened in the heart (converts), for (free) sahaya servants, for (free) debtors, for the way of Allah and for people who are on the way, as an obligation from Allah. Allah is all-knowing, all-wise."*

So, with the coming down of the verse, the target of zakat becomes clear and each knows his right, namely that those who are entitled to receive zakat are eight groups *(asnaf).* The verse shows that eight groups of people are entitled to receive zakat *(asnaf),* including fakir, poor, zakat administrators (amil), *muallaf, riqab,* debtors *(gharim), fi sabilillah* and people who are on the way *(ibn sabil).*

LITERATURE REVIEW

Attribution theory was first developed by Fritz Heider in 1958. According to Heider, (1958), attribution theory is that a person's behavior is determined by a combination of internal forces, namely factors that come from a person, and external forces, namely factors that come from outside oneself. Attribution theory is where a person's behavior in this case the decision to pay zakat is influenced by factors that are within the control of the individual (internal) and compulsion factors due to certain situations external (Mubarok &; Safitri, 2022).

The relevance of attribution theory to *muzaki's decision to pay zakat* lies in one's *religiosity, income,* and *education.* When someone acts, they tend to look for the cause of the action to be performed. A person with a high level of religiosity tends to pay zakat because the following are some of the beliefs and obligations believed in their religion. *Education* and *income* factors can also influence the decision to pay zakat. *Education* is an effort to develop the potential of students towards the formation of the main person (Kosim, 2020). This can be seen if someone with high *education* has a better understanding of the importance of zakat and its benefits for society. They will also be better able to calculate the calculation of zakat that must be spent correctly. Nasution's research, (2017) suggests that education is very important in encouraging human awareness to do something that is following their conscience. *Education* encourages a person to know their potential and know what should be done to achieve happiness in the world and the hereafter later. Education can help individuals to internalize norms, rules, and obligations in religion. Muslims with educational backgrounds should have a higher awareness and knowledge of zakat as an obligation in Islam based on the Qur'an and Hadith. Therefore, it is expected that Muslims with a higher level of education will give a positive signal to the behavior of zakat payment compliance. So, this is related to one's income where if the *income* obtained is higher, one will be better able to issue zakat and more encouraged to issue zakat because the amount of zakat that must be spent is also greater.

Income is compensation obtained or obtained through various work activities following sharia by a person in meeting the needs of life. However, every wealth obtained must be known to its source and be fixed. Islamic teachings have required that every wealth that has been obtained must be zakrated. Some examples of zakat obligations include income from agricultural products, mining products, and income from other work, such as salaries and wages, honorarium, and other results obtained

from various halal jobs and trade results (Salmawati &; Fitri, 2018). Thus, a person's income greatly influences an individual's intention to issue zakat. Because *income* has a relationship with whether the property has reached nishab and haul or not, besides that it also affects the amount of zakat that will be issued by muzakki. Syafitri et al., (2021) This is driven by internal factors, namely the high level of *income* in the community, and external factors, such as the social environment that habituates helping activities between individuals in the community. *Religiosity* is a manifestation of the implementation of Muslim guidelines followed in carrying out daily activities and their assessment of their decisions in fulfilling the obligation to issue zakat. The existence of belief in Allah, willingness to obey Allah's commands, and consequences received based on good knowledge and understanding will shape the religiosity of muzakki in its influence on the decision to pay zakat through zakat management organizations. Thus, the higher the level of muzakki religiosity, the higher the muzakki's decision to pay zakat (Roza, 2022). The existence of belief in Allah, willingness to obey God's commands, and social consequences based on good knowledge and understanding of his religion will affect *income* and *education* muzakki in its influence on the decision to issue zakat through the institution of amil zakat

The Effect of Income on Muzaki's Decision to Pay Zakat

Based on the Income Theory by (Ramadhan et al., 2023) income is the total revenue received by workers, laborers, or households, both in the form of physical and non-physical as long as he works for an agency company or income as long as he works or tries. Everyone who works will try to get the maximum amount of income to meet their needs. A person's income greatly influences the individual's intention to pay zakat. Because income has a relationship regarding whether the asset has reached the nisab or not, as well as affecting the amount of zakat that will be issued by muzaki. So, the higher income earned can increase muzaki's decision to pay zakat. Based on research (Hamidah, 2020; Mubarok & Safitri, 2022; Pristi & Setiawan, 2019) argued that income has a positive effect on muzaki's decision to pay zakat. Meanwhile, according to (Sumadi & Priliastuti, 2021) income does not affect muzaki's decision to pay zakat.

H_1: Income Has a Positive Effect on Muzaki's Decision to Pay Zakat

The Effect of Education on Muzaki's Decision to Pay Zakat

Based on Education Science (Yusuf, 2018) education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves, society, nation, and state. Education can help individuals to internalize norms, rules, and obligations in religion. Muslims with an educational background should have higher awareness and knowledge about zakat as an obligation in Islam based on the Qur'an and Hadith. Therefore, it is expected that Muslims with a level of education will give a positive signal to their belief in issuing zakat. Based on research conducted by (Husen Sobana et al., 2017; and Tho'in & Marimin, 2019b) education affects the muzaki's decision to pay zakat.

H$_2$: Education Has a Positive Effect on Muzaki's Decision to Pay Zakat

Religiosity Moderates Income on Muzaki's Decision to Pay Zakat

Religiosity is the level of a person's beliefs and attitudes towards the teachings of the religion that they and ritual practices, both in the context of vertical relationships with God and horizontal relationships with fellow creatures, as an effort to find the meaning of life and happiness (Suryadi & Hayat, 2021). A person's religiosity includes factors of belief, religious knowledge, religious practice, and experience that will become the basic values of individuals in obeying God's commands and teachings. So, the higher the level of religiosity in a person, the more obedient a person will be to the commands and teachings of his religion. Especially in carrying out the zakat command if income earned has reached the nisab and haul, and is encouraged by the religiosity factor, then a person will be more confident in issuing their zakat. Based on research (Roza, 2022; Sriyani, 2022) stated that religiosity has a significant positive effect on muzaki's decision to pay zakat.

H$_3$: Religiosity Strengthen the Effect of Income on Muzaki's Decision to Pay Zakat

Religiosity Moderates Education on Muzaki's Decision to Pay Zakat

Based on Education Science Islamic Perspective (Kosim, 2020) education is an effort to develop the potential of students towards the formation of the main person. Education is very important in encouraging human awareness to do something following their conscience. Education encourages a person to know their potential and know what should be done to achieve happiness in the world and the hereafter (Nasution, 2017). A person's knowledge and understanding of zakat is obtained from their education. So if someone understands how importance of zakat and is encouraged by religiosity from within himself, then someone will be more confident in his decision to pay zakat. Based on research conducted by (Alfitrah et al., 2021; Ayuningtyas & Sari, 2020; Ihsan, 2021; Jibu et al., 2022) stated that religiosity affects muzaki's decision to pay zakat.

H$_4$: Religiosity Strengthen the Effect of Education on Muzaki's Decision to Pay Zakat

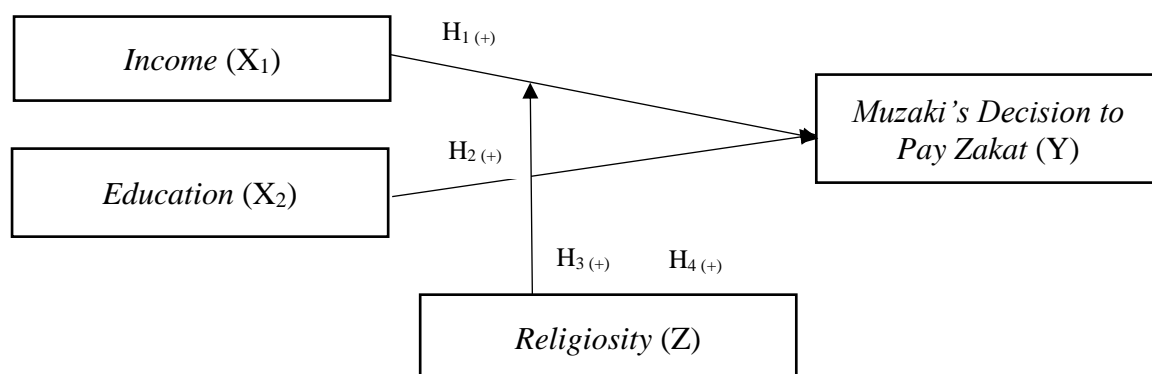The research framework in this study is as follows:

Figure 1 Research Framework

Information: RL: *Religiosity*; IC: *Income*; ED: *Education*; MDPZ: *Muzaki's Decision to Pay Zakat*.

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RESEARCH METHODS

The research paradigm used in this research is positivism a systemically arranged method using deductive logic from a person's behavior to find conjectures and predict patterns of human activity and cause-and-effect relationships. The type of data used in this research is quantitative data in the form of data and form of numbers and is generally collected through structured questions (Sekaran & Bougie, 2016). So relative events and relationships between research variables are found which will then be processed using a quantitative approach.

Table 2. Demographic

No	Description	Frequency	%
1	Gender:		
	Male	186	43,26%
	Female	244	56,74%
2	Age:		
	< 25 Years old	154	35,81%
	26-36 Years old	149	34,65%
	37-47 Years old	64	14,88%
	48-58 Years old	56	13,02%
	>58 Years old	7	1,63%
3	Education Level:		
	Elementary School	6	1,40%
	Junior High School	27	6,28%
	Senior High School	239	55,58%
	Diploma	45	10,47%
	Bachelor's degree	77	17,91%
	Masters	32	7,44%
	Doctor	4	0,93%
4	Job Segmentation:		
	Employee	179	41,63%
	Civil Servants	31	7,21%
	Entrepreneur	73	16,98%
	Housewife	61	14,19%
	Others	86	20,00%
5	Income:		
	< Rp. 3 million	105	23,72%
	Rp. 3-5 million	162	37,67%
	Rp. 5-8 million	102	24,42%
	> Rp. 8 million	61	14,19%
	Total	**430**	**100%**

Source: Data Processed in 2023

The unit of analysis in this research uses individuals with minimal researcher involvement. The sampling design in this research is non-probability sampling with the sampling technique used as accidental sampling. For the research setting, the researcher does not intervene in this research (non-contrived setting) and the implementation time uses one shot (cross-section) by using data analysis, namely hypothesis testing. The population in this study are muzaki who pay zakat through zakat management organizations and non-organizations of zakat management. The income variable is measured by 4 dimensions (Zaki & Suriani, 2015), namely: Own income, more income, income reaches nisab and assets reach haul. The education variable is measured by 2 dimensions (Merlinda et al., 2016), namely: Formal education and non-formal education. The religiosity variable is measured by (Ma'zumi et al., 2017), namely: Belief, religious knowledge, religious practice, and experience. The variable muzaki's decision to pay zakat is measured by 5 dimensions (Isnaeni et al., 2018), namely: Needs assessment, information retrieval, alternative evaluation, the decision to pay zakat, and behavior after paying zakat. In distributing questionnaires obtained directly (face to face) were 102 respondents, while questionnaires distributed via Google form were 328 respondents. So that the total number of questionnaires collected in this research was 430 respondents.

Outer Model

In quantitative methods, there are three techniques for analyzing data, these techniques are based on the number of variables. If the variable or indicator measured or tested in a statistical technique is single, the statistical technique used is called univariate statistics, whereas if the number of variables or indicators tested is large, the statistical technique is called multivariate statistics (Abdullah & Hartono, 2015). Evaluation in SmartPLS consists of evaluating the outer model (measurement model) and evaluating the inner model (structural model).
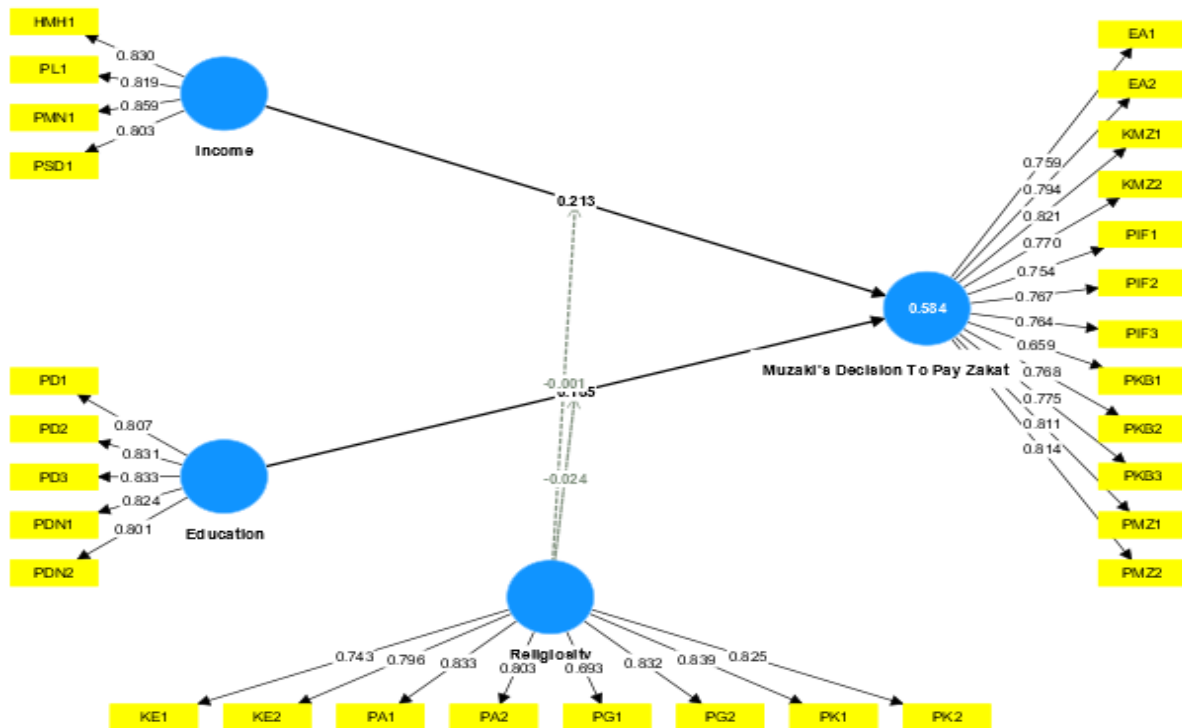
Figure 1. Outer Model

Source: Data Processed, 2023

Convergent Validity

The convergent validity test in PLS with reflective indicators is assessed based on the loading factor (Correlation between the component item score and the construct score) of the indicator that measures the construct (Abdullah & Hartono, 2015). The rule of thumb used for convergent validity is outer loading > 0.7, and average variance extracted (AVE) > 0.5, then the items on the variable are considered to have sufficient convergent validity. Then the results of the loading factor and AVE on the outer model testing can be seen in the APPENDIX. Based on the results of convergent validity obtained with loading factors, almost all indicator loading factors have a value of more than 0.7, so they can be declared valid. However, there are 2 invalid indicator loading factors, namely PG1 and PKB 1.

Discriminant Validity

Discriminant validity is a correlation when two variables are theoretically uncorrelated, and the scores obtained by measuring them are empirically found to be (Sekaran & Bougie, 2016). A high discriminant validity value provides evidence that a construct is unique and able to capture the phenomenon being measured (Ghozali, 2016). According to (Abdillah & Hartono, 2015), the discriminant validity test is assessed based on cross-loading with measurements and constructs. How to test it is by comparing the square root value of the AVE with the correlation value between constructs. If the construct correlation with the measurement item is greater than the size of the other constructs, it indicates that the latent construct predicts the size of the block better than the size of the other blocks. Based on the cross-loading table contained in Appendix 2, it is found that each item has the highest correlation value

of other constructs. Therefore, the variables in this research can be declared to fulfill the criteria of discriminant validity.

Reliability Testing

Reliability tests must be carried out to determine whether each item on the questionnaire can fulfill the reliability criteria. Reliability shows consistency and stability in making a measurement (Sekaran & Bougie, 2016). According to (Abdillah & Hartono, 2015) in conducting reliability tests in PLS there are two methods, namely Cronbach's alpha and Composite reliability. Cronbach's alpha measures the lower limit of the reliability value on an item, while composite reliability measures the true value of a construct's reliability. The reliability test is strenghthened by the expected Cronbach's alpha value 0.70 on each indicator.

Table 3. Reliability Testing

Variable	Cronbach's alpha	Composite reliability (rho_a)
The decision of Muzakki Paying Zakat	0,938	0,939
Education	0,878	0,883
Income	0,847	0,854
Religiosity	0,917	0,919

Source: Data Processed, 2023

Based on the table above, the reliability test results show that all variables in this research have Cronbach's alpha and Composite reliability values and each value has > 0.7, which means that they have fulfilled the reliability test criteria.

Inner Model

The structural model in PLS is evaluated using R^2 for the dependent construct, the path coefficient value or t-value of each path to test the significance of each construct in the structural model (Abdullah & Hartono, 2015). In evaluating this model, an estimation can be done through several stages. The use of R-square for the dependent construct, Stone-Geisser Q-square test for predictive relevance, and t-test and significance of the structural path parameter coefficient. The inner model path diagram in this research can be seen in the figure below:
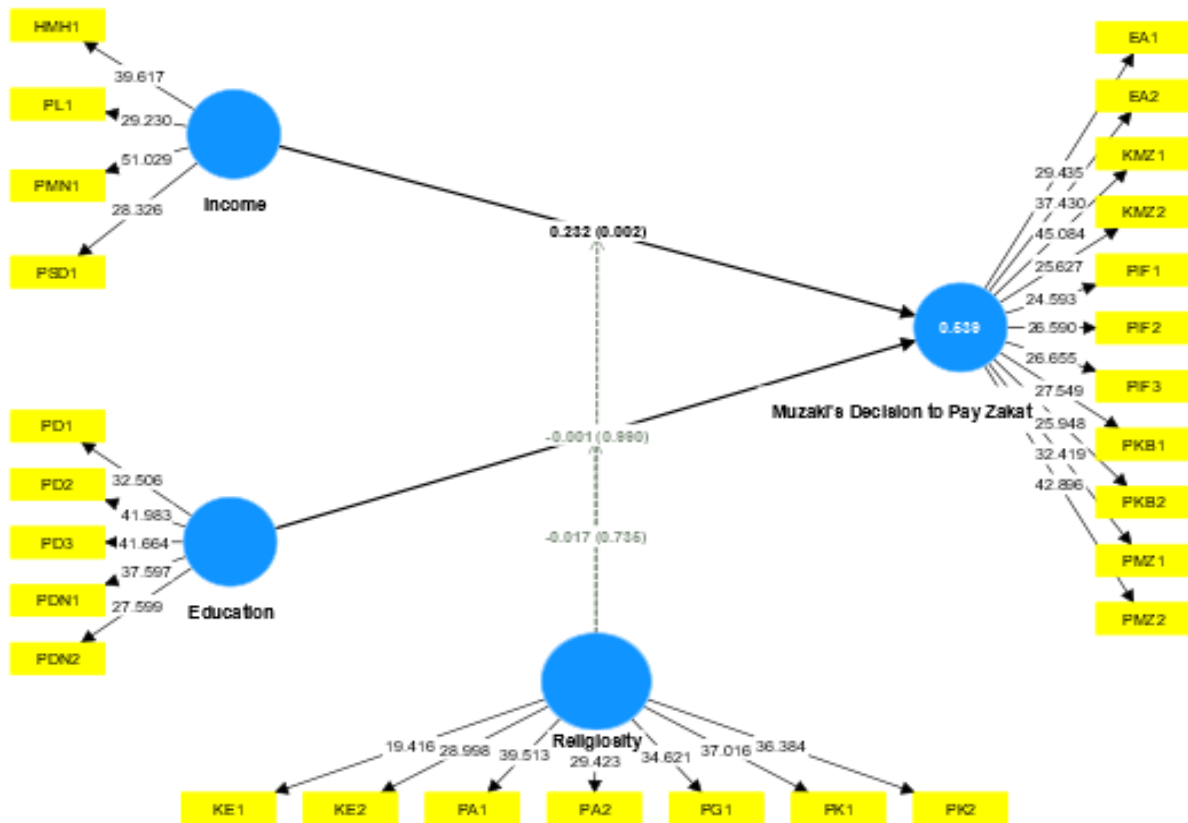
Figure 2 Outer Model

Source: Data Processed, 2023

R-square (R²)

R² is used to measure the level of variation in changes of the independent variable on the dependent variable, and the path coefficient value shows the level of significance in hypothesis testing (Abdullah & Hartono, 2015). The results of $R^2 > 0.67$ for endogenous latent variables in the structural model indicate the influence of exogenous variables on endogenous variables in the good category. If the result is 0.33 – 0.67, it is in the medium category and if the result is 0.19 – 0.33, it is in the weak category. Based on the results of data processing, the R-square results are obtained, as follows:

Table 1. R-square (R²) Values

Variable	R-square
Muzaki's Decision to Pay Zakat	0,539

Source: Data Processed, 2023

Based on the table above, the result of the R-square value for the variable muzaki's decision to pay zakat is obtained at 0.539, which can be stated to be in the high category, it shows that 53.9% of the contribution of the influence of income, education, and religiosity moderating variables on muzaki's decision to pay zakat.

Predictive Relevance (Q-square)

Stone-Geisser Q-square test for predictive relevance. Q-square measures how well the observed values are generated by the model and its parameter estimates. Q-square is used to how well the values are produced by the model and determine the parameter estimates. A Q-square value above 0 indicates that the model has predictive relevance, on the other side, a Q-square value below 0 indicates that the model lacks predictive relevance (Ghozali, 2016). The R-square of the PLS model can be evaluated by looking at the Q-square predictive relevance for the variable model. Q-square measures how well the observed values are generated by the model and the parameter estimates. A q-square value greater than 0 shows that the model lacks predictive relevance, while a Q-square value less than 0 shows that the model lacks predictive relevance. However, if the calculation results show a Q-square value of more than 0, then the model deserves to be said to have a predictive relevance value. The results of the calculation of the Q-square value are as follows:

$$Q\text{-square} = 1 - (1 - R^2_1)$$
$$= 1 - (1 - 0.539)$$
$$= 1 - 0.461$$
$$= 0.539$$

Based on the results of these calculations, the Q-square result is 0.539 or 53.9%, so it can be stated that the magnitude of the diversity of this research data is 53.9%, while the remaining 46.1% is explained by other variables outside this research.

Hypothesis Testing

The hypothesis in this research can be known from the calculation of the model using the PLS bootstrapping technique. From the results of the bootstrapping calculation, the t-statistic value of each relationship or path will be obtained. This hypothesis testing is set with a significance level of 0.05. The hypothesis can be accepted if the original sample value is by the hypothesis. The results of the calculation for hypothesis testing in this research, using the direct effect of the independent variable on the dependent variable and hypothesis testing with indirect effects with moderation variables, are obtained as follows:

Table 2. Hypothesis Testing

Struktur Path	Original Sample (O)	T statistics (|O/STDEV|)	P values
IC -> MDPZ	0,232	3,097	0,002
ED -> MDPZ	0,192	3,748	0.000
IC*RL -> MDPZ	-0,001	0,012	0,990
ED x RL -> MDPZ	-0,017	0,339	0,735

Source: Data Processed, 2023

Based on the table above, the conclusion of the hypothesis testing results is obtained, by looking at the original sample, comparing the t-statistic results with the t-table (1.965) and the significance level of 0.05.

DISCUSSION

The results of the outer and inner model test using smartPLS have the aim of testing and analyzing the relationship between variables, testing the role of moderating variables, namely religiosity. Income has a positive and statistically significant effect on muzaki's decision to pay zakat. Likewise, the education variable has a positive and statistically significant effect on muzaki's decision to pay zakat. When viewed from the role of religiosity as moderation, there are results that religiosity weakens the effect of income on muzaki's decision to pay zakat and the effect of education on muzaki's decision to pay zakat. The results of testing the inner model or structural model in this research show that there are two supporting hypotheses except the third and fourth hypotheses. The following will be discussed further regarding the results of this research.

Income Has a Positive and Significant Effect on Muzaki's Decision to Pay Zakat

In Islam, working is highly recommended and becomes mandatory so that individuals can fulfill their needs through the income they receive and are expected to help others who are more in need. Zakat is not only about helping others materially but also has spiritual benefits. Muzaki who pays zakat with sincerity and awareness will get rewards and blessings from Allah. This is by the word of Allah *Subhanahu Wata'ala* in Surah Al-Baqarah verse 19:

"And in their possessions, there are rights for the poor who ask and the poor who do not ask."

A person with a higher income generally has a greater financial ability to pay zakat. Someone with a higher income will be more aware of their responsibility in carrying out the obligation to pay zakat. This is because they have assets that exceed the nisab (minimum limit) required to pay zakat. Higher-income also gives them the flexibility to fulfill their zakat obligation more easily. If seen with the amount of income earned, a person will be more sensitive to social issues and more aware of the needs and difficulties of the less fortunate people around him. Therefore, giving zakat can make a positive contribution to society in helping those who are more in need. Therefore, income can affect muzaki's decision to pay zakat. It means that the size of a person's income greatly influences their decision to pay zakat. Someone with a high income will be better able to fulfill their lives and more able to understand and appreciate the benefits, so they are more likely to issue zakat. This is in line with research conducted by (Hamidah, 2020; Pristi & Setiawan, 2019; Sumadi & Priliastuti, 2021; Zaki & Suriani, 2015) which states that there is a positive influence between income variables on muzaki's decision to pay zakat.

Education Has a Positive and Significant Effect on Muzaki's Decision to Pay Zakat

Education has a positive and statistically significant effect on muzaki's decision to pay zakat. This is because education can increase a person's religious knowledge,

including an understanding of the concept and obligation of zakat in Islam, which is obtained from their level of education. Someone who has a good education will better understand the importance of issuing zakat in religious practice. In-depth knowledge in calculating the amount of zakat issued, understanding the obligation of zakat, motivation to pay zakat, as well as all the teachings in religion and the consequences obtained if doing the prohibition. The knowledge gained from education is what makes muzaki's understanding increase so that they become convinced to give zakat. With education, a person will be more sensitive to social responsibility. In this case, education can help a person understand the need to aid those in difficulty and fulfill zakat obligations as part of their social responsibility. Likewise, someone with a higher level of education will tend to develop the ability to analyze and be critical. With critical thinking, a person will tend to understand the value and benefits of issuing zakat. So that muzaki can understand how zakat can contribute to social development such as long-term poverty alleviation. This will be their basic value in considering the positive impact of paying zakat. This is supported by research (Husen Sobana et al., 2017; Tho'in & Marimin, 2019b) which states that there is an effect between education variables on muzaki's decision to pay zakat.

Religiosity Weakens the Effect of Income Relationship on Muzaki's Decision to Pay Zakat

In Islam, one of the mandatory conditions for issuing zakat is that the assets owned have reached the nisab, which is the minimum limit of the amount of wealth that must be owned so that someone is obliged to pay zakat. This is why a person's income is the main factor in influencing a person's decision to pay zakat because income is used to calculate whether a person's assets have reached nisab or not. Income is also used as a measure of one's ability to pay zakat. Zakat is calculated as a certain percentage of the assets owned, if the higher a person's income, the greater zakat obligation that must be issued. However, in this case, the religiosity factor cannot encourage muzaki to be more confident in issuing zakat. Because everyone's understanding of religiosity is different, as well as their religious practices. Some individuals are very religious but are unable to pay zakat due to their limited income. Conversely, some individuals are less religious but have good financial capabilities and can issue zakat in significant amounts. Therefore, religiosity weakens the influence of income variables on muzaki's decision to pay zakat.

Religiosity Weakens the Effect of Education Relationship on Muzaki's Decision to Pay Zakat

In this case, religiosity weakens the relationship between education and muzaki's decision to pay zakat, this is because the understanding of religiosity of everyone in following the teachings of their religion is different. Different understandings cause different beliefs, knowledge, experience, and implementation in religious practices. The religiosity obtained by a person cannot fulfill the understanding of zakat. This is because the knowledge of religiosity obtained by muzaki is only knowledge about religiosity observance. It can be taken as an example when the Friday sermon, the information presented during the sermon often only

conveys about religious obedience, very rarely conveying knowledge about zakat. So, this is one of the factors that cause religiosity to weaken the effect of education relationship on muzaki's decision to pay zakat. Based on this research, the results state that education has a positive and statistically significant effect on muzaki's decision to pay zakat. However, after the moderation test with the religiosity variable, the results state that religiosity weakens the effect of education on muzaki's decision to pay zakat. Muzaki pays zakat based on the knowledge and understanding obtained from their education level. This is in line with research conducted by (Safitri & Suryaningsih, 2022; Sofiyani & Kristiyono, 2020; Tho'in & Marimin, 2019a) which states that religiosity does not affect muzaki's decision to pay zakat.

CONCLUSION

Income has a positive and statistically significant effect on muzaki's decision to pay zakat. Education has a positive and statistically significant effect on muzaki's decision to pay zakat. Religiosity weakens the effect of income relationship on muzaki's decision to pay zakat. Religiosity weakens the effect of the education relationship on muzaki's decision to pay zakat. Based on this conclusion, the theoretical implications that can be given from this research are that by examining the income, education, and religiosity factors of muzaki who pay zakat in zakat management organizations and non-organizational zakat management in Bekasi City and Bekasi Regency, it is hoped that it can become a reference for knowledge in overcoming the low realization of zakat obtained so that the potential of zakat can be realized optimally. This research also expected that zakat management organizations can take strategic steps to increase muzaki's decision to pay zakat. The managerial implications that can be given are that zakat management organizations must have a good fund management system, including transparent procedures for the collection, distribution, and monitoring of zakat funds. With good zakat management by zakat organizations, muzaki will be more confident that their zakat funds are distributed transparently. So that zakat management organizations can avoid a bad image that will cause the loss of muzaki's trust to issue their zakat. Meanwhile, when viewed from the religiosity variable weakening the influence of income and education on muzaki's decision to pay zakat, the zakat management organizations need to estabilish cooperation with institutions, agencies, educational institutions, and other community organizations to expand detailed information about zakat, ttypes of zakat and zakat calculations so that muzaki can know their existence and obligations in issuing zakat maal, zakat fitrah. So that the acquisition of zakat can increase optimally and reach the targeted zakat potential. Furthermore, the policy implications that can be given are that the government is also expected to provide education, socialization, and education programs evenly to increase public understanding of zakat, including the obligations and benefits of giving zakat. Providing education and socialization can start from education programs in schools to all levels of society. Especially in providing education to the public that if muzaki pay their zakat at the National Amil Zakat Agency or Amil Zakat Institution, proof of zakat expenditure will be given to each muzaki and the proof of zakat expenditure can be used as a deduction from taxable income. So, with the knowledge that zakat can reduce tax, the people will be

more confident to issue their zakat at the National Amil Zakat Agency or Amil Zakat Institution so that the potential of zakat can be achieved. The government is also expected to develop social welfare programs such as the distribution of zakat funds for educational empowerment programs, empowerment health, and social assistance for people in need so that muzaki will see the positive impact of the issued zakat which is expected to increase muzaki's decision to pay zakat.

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