



## **DETERMINANT FACTORS TO PAY ZAKAT IN BAZNAS**

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**Abstract:** This study aims to analyze the determining factors in paying zakat to BAZNAS (Badan Amil Zakat Nasional) Mandailing Natal Regency, where the average community in the area is Muslim which creates a respectable opportunity for BAZNAS institutions to collect zakat from muzakki (person who obliged to pay zakat) yet in fact zakat collection decreased in 2019. The variables that may cause the decline of zakat collection include trust, religiosity and income. The method used in this research are several tests of data analysis techniques such as validity test, reliability test, classic assumption test, hypothesis test, and multiple linear regression analysis using SPSS application. This research is a quantitative research occupying quota sampling technique so that the sample size is 100 muzakki. The results of the study showed that trust has no effect on the interest in paying zakat, because zakat management in BAZNAS Mandailing Natal Regency considered non optimal in supervision. Meanwhile, the variables of religiosity and income have a significant effect. This means that the higher level of religious belief and income will affect higher interest in paying zakat.

**Keywords:** Poverty, Income, Trust, Religiosity, Zakat.

**Abstrak:** Tujuan penelitian ini untuk menganalisis faktor-faktor penentu dalam membayar zakat di BAZNAS Kab Mandailing Natal, dimana rata-rata masyarakat mandaling sekitar 80 persen adalah mayoritas muslim dan ini menjadikan suatu peluang yang cukup besar

bagi lembaga BAZNAS, akan tetapi pada kenyataannya dana zakat mengalami penurunan di tahun 2019, variabel yang menyebabkan penurunan antara lain kepercayaan, religiusitas, dan pendapatan. Metode dalam penelitian adalah menggunakan beberapa teknik analisis data seperti uji, validitas, reabilitas, asumsi klasik, uji hipotesis, dan uji analisis regresi linear berganda dengan menggunakan aplikasi SPSS. Jenis penelitian ini yaitu kuantitatif, dengan teknik pengambilan sampel yaitu kuota sampling sehingga jumlah sampel yaitu 100 muzakki (wajib membayar zakat). Hasil dalam penelitian menunjukkan bahwa kepercayaan tidak berpengaruh terhadap minat membayar zakat, disebabkan masih belum optimalnya dalam pengelolaan manajemen zakat di BAZNAS Kabupaten Mandailing Natal. Sedangkan untuk variabel religiusitas dan pendapatan berpengaruh secara signifikan. Artinya semakin tinggi tingkat religiusitas dan pendapatan akan mempengaruhi minat dalam membayar zakat.

**Kata Kunci:** Kemiskinan, Kepercayaan, Pendapatan, Religiusitas, Zakat

## INTRODUCTION

The problem often faced by several countries, especially for developing regions is poverty, and this is one of the biggest challenges to be solved. In 2019 the poverty rate in Indonesia has decreased by about 5 percent compared to the previous year or decreased by 9.22 percent. One of the provinces with the lowest percentage of poverty rate is North Sumatra at 8.83 percent. (TNP2K, 2020). Decreased poverty will have a positive impact on Indonesian Economic development in the future.

Despite the low number of poverty levels in North Sumatra, there are several districts that are still categorized as quite high poverty districts. The poverty rate in North Sumatra is divided into three categories, the first is high, the second is medium and the third is

low. Those included in the high poverty level category consisted of 17 districts such as Nias, North Nias, West, South, Langkat, Gunung Sitoli, and others where the average was above 12-16 percent, while for the medium category there were Mandailing Natal and Labuhan Regencies Batu Selatan, as big as 9 percent. Low poverty level districts consist of 14 districts, namely Deli Serdang, South Tapanuli, Padang Lawas, Labuhan Batu and others, amounting to 3.89 - 8.6 percent(TNP2K, 2020).

Some efforts or policies carried out in poverty reduction include asset-oriented approaches, demand creation to increase workforce capacity, policies or strategies to increase prices for major assets, strategies to increase productivity, agrarian reform and redistribution of land, capital and credit, improving the quality of education and training (Nanga, Fitrinika HW, & Rahayuningsih, 2018). Capital or credit is a powerful strategy in reducing the level of poverty, which means that there need to be several institutions or agencies to encourage this capital. Based on the results of several studies, it is stated that financial institutions or agencies can alleviate poverty by strengthening economic empowerment through the provision of microfinance instruments and products both based on sharia so as to have a beneficial impact on the poor(Nurdin, 2019; Susilo, 2015) who supports the role of capital, one of them is BAZNAS.

The role of BAZNAS in distributing zakat from the MSME sector. And finally, it has goals to reduce the level of poverty in funds has a positive influence on capital growth for people who have

minimum capital, with this increase in capital will create a new business climate, especially the fact that the rise of the halal industry nowadays provides a promising opportunities for the future, especially those region, this idea was supported by several studies which state that the role of zakat can alleviate poverty (Nurlita & Ekawaty, 2018; Paramole, 2020; Romdhoni, 2017).

About 80 percent of the population majority in Indonesia is Muslim, it mean that this provides a great opportunity for collecting zakat funds in Indonesia. Based on national zakat statistical data, Zakat fund collection in 2019 reaches 233.8 trillion rupiahs that comes from income zakat as much as Rp. 139.07 trillion, then zakat of money in amount of 58.76 trillion rupiahs, agricultural zakat as much as 19.79 trillion rupiahs and livestock zakat of 9.51 trillion rupiahs (Puskas Baznas RI, 2020). In addition, the receipt of zakat in Indonesia has increased every year (Canggih, Fikriyah, & Yasin, 2017), so that it will provide the largest contribution to GDP growth.

The significant role of zakat in addressing the problem of poverty has not yet provided an optimal role for Mandailing Natal, based on data from the National Tim Nasional Percepatan Penanggulangan Kemiskinan (TNP2K) in 2020 which states that Mandailing Natal is still categorized as a region with poverty rate above 9 percent, meaning that the poverty level is quite high. And this cannot be separated from the role of the muzakki itself (person who obliged to pay zakat). This means that without the awareness of muzakki in paying zakat, BAZNAS is unable to alleviate poverty, The Kompas article states that North Sumatra Province unable to achieve the zakat collection target which is targeted around 60 billion rupiahs,

and just able to reach as much as IDR 20 billion. Mandailing Natal District experiencing a decrease in the zakat funds collection, where the zakat funds distributed in 2017 reached 2.5 billion rupiahs, while in 2019 it only collected around 1.9 billion rupiahs. It can be concluded that the role of muzakki in supporting the role of regional Baznas is not optimal, and in addition there is still a weak public awareness of paying zakat to Baznas (Adam, 2020; Ade, 2018; Kompas, 2019).

The low level of muzakki's awareness in paying zakat to BAZNAS is influenced by several elements. Based on the previous researchs, it stated that the low awareness and interest in paying zakat were caused by the low level of muzakki's trust to Baznas institutions where it was a short-term oriented and interpersonal factors (Puskas Baznas RI, 2017), the meaning of interpersonal is the level of muzakki satisfaction with the institution, where the previous research stated that muzakki's dissatisfaction of zakat institution was caused by the existence of inconvenient rules or regulations. So finally they were more satisfied to pay zakat directly without the intermediary of zakat institutions (Wahid, 2009). The low level of trust is influenced by the lack of transparency in the management of zakat funds (Mustofa, 2011). However, according to Rukiah research, it is stated that zakat management in the Mandaling Natal district is quite effective (Rukiah, 2020), meaning that the management of zakat in Mandailing Natal is good but the funds of zakat collected took a decrease in 2019. Apart from the level of trust, another factor that affect zakat collection is religiosity.

Religiosity also affects muzakki in paying zakat, meaning that the higher the level of one's religiosity, the level of awareness and motivation in paying zakat to Baznas is also high, plus there are rules or affirmations (in the Qur'an and Hadiths) to oblige zakat payments according to those of the Prophet Muhammad, ((Mukhibad, Fachrurrozie, & Nurkhin, 2019; Ridlwan & Sukmana, 2018). In general, Mandailing Natal Regency has a Muslim majority residents, zakat funds should have been increased, but the fact shows that zakat funds collection in 2019 has decreased compared to 2017. Apart from the level of religiosity, another aspect that affects muzakki's interest in paying zakat is muzakki's income factor.

Previous research showed that there was a partial positive effect on paying zakat, meaning that the more income a person has, it's more easy for them to pay zakat to the Baznas institution (Kartika, 2020; Sedjati, Basri, & Hasanah, 2018)( Based on the Regency / Municipal Minimum Wage (UMK), Mandailing Natal Regency, has municipal minimum wage as much as IDR. 2,691,808 while for South Tapanuli Regency it is IDR. 2,542,836 means that the Mandailing Natal UMK is higher than South Tapanuli Regency, this high UMK indicates a good level of welfare, this is based on previous research stating that UMK has a positive effect on people's welfare (Aprilia & A, 2019; Virginanda, 2015). The level of welfare which began to improve was not in line with the increase in the amount of zakat funds in Mandailing Natal. Based on the information data obtained, the purpose of this study is to determine the determinants of zakat paying in the Mandailing Natal Baznas.

## LITERATURE REVIEW

According to Hafidhuddin, 2002 in Firdaus research, it stated that zakat comes from Arabic word which means to increase (*Al-Namaa*), to purify (*Al-Taharatu*), and to bless (*Al-Barakatu*). By paying it, someone aspires to achieve blessings, purification and cultivation of righteous deeds (Firdaus, Beik, Irawan, & Juanda, 2012). The legal basis for paying zakat comes from the Qur'an. First of the Surah *Al-Baqaraah* verse 141: "...And give them their right while you haversting it". This verse explains that even though zakat is applied to agricultural products, zakat must still be issued in the form of agricultural and non-agricultural products such as wages or salaries (Abu Bakar & Rashid, 2010). Second legal basis for paying zakat comes from Surah *Al-Bayynah* verse 5: "...and to keep up the Prayer (Shalat) and pay the poor-rate (give Az-zakât/Zakat). So this is the everlasting Religion (that will last until the Doomsday)". Surah *At-Tawbah*, verse 103: "Take, [O,Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing". In addition, there are also several hadiths to strengthen the law of zakat, namely the Hadith Rasullullah SAW which was narrated by Ibn Umar which reads:

"Ibn Umar (Allah be pleased with him) has reported the mesenger of Allah (may peace be upon him) as saying: "The (edifice of) Islam is founded on five (things): testimony to the fact that there is no deity save Allah, that Muhammad is the Messenger of Allah, the

establishment of prayer, payment of zakat, (the performance of) hajj and the fasts of Ramadhan”.

According to Hadith narrated by Muslim: "Surely Allah will add the reward of glory to the servant who wants to give some of his property. This is in accordance with the words of the Prophet Muhammad, which reads "alms (zakat) does not reduce wealth, Allah will add to the honor of His servants and those who submit, *tawadhu* to Allah will be lifted." It can be concluded that zakat does not reduce the assets owned but provides the pleasure of Allah (Triyawan, 2017).

According to Tengku Muhammad Hasbi in Triyawan's 2017 research, he explained that in general the classification of zakat consists of two parts, first namely zakat mal which includes zakat on gold, silver, plants in the form of fruits and seeds, commercial goods, and professional zakat. The second is zakat nafs is zakat fitrah. The mandatory requirements for muzakki (people are obliged to pay zakat), are; Muslim, Baliqh, has common sense (sensible), independent, free from debt, and has wealth in the form of immovable and movable goods that have reached nihsab and haul ((Maesaroh, Fauziyah, & Ishak, 2020; Triyawan, 2017).

Zakat funds distribution is divided into four components; traditional consumptive, creative consumptive, traditional productive and creative productive. According to Muzdalifah, 2014 explains that the target in distributing zakat is based on the Al-Quran letter At-Taubah verse 60, explaining that there are eight groups who are entitled to receive zakat mal and nafs, namely the indigent, the poor, the zakat caretaker(amil), muallaf, the slave, people those in debt (Gharim) except who debt for immorality, fi sabillallah (da'wah, war,



etc.), ibn sabil or travelers (musafir) (Maesaroh et al., 2020). Paying zakat is an activity or obligation carried out by every Muslim who already has these conditions, however, there are several triggers factors that may cause a Muslim doesn't pay zakat, such as internal factors originating from the zakat payer himself, or external factors that come from the zakat distribution institutions that provide services to distribute zakat to those in need.

One of the internal factors that affect zakat payment is income, where higher person's income will increase the possibility and high compliance of paying zakat. It can be concluded that there is a positive influence in paying zakat (Nasution, 2017; Nugroho & Nurkhin, 2019). In addition to income, the religiosity factor has a positive impact on paying zakat, this is because the moral obligation must be fulfilled by Muslims so religiosity will embrace their intention to pay zakat (Haji-Othman, Yusuff, Sauf, & Hafsha, 2017; Pristi & Setiawan, 2019).

Another internal factor is muzakki's trust in the Baznas institution, meaning that if muzakki have a high level of trust in the role of Baznas in optimalization and management of zak ah, the muzakki will have high level of trust and feel the satisfaction of the distribution of zakat (Ghani, Aziz, Tajularifin, & Samargandi, 2018; Zainal, Bakar, & Saad, 2016).

## **METHODS**

This type of research is quantitative. The research data were collected by means of a questionnaire, observations, and documentation (Yusuf, 2014). The data sources obtained are primary

and secondary data. Sampling method of this research is probability sampling with a sample quota sampling technique, meaning that it has certain criteria in the number or quota that is determined, this is because the size of the population is unknown (Puteri, 2020). The criteria for this sample are muzakki from Mandailing Natal Regency with a total sample of 100 muzakki. Meanwhile, This study uses multiple regression analysis. Statistical analysis carried out are validity and reliability tests, classical assumption tests, where independent variables must pass the four criteria for the classic assumption test, namely normality test, multicollinearity, heteroscedasticity. The next stage is hypothesis testing, namely partial and simultaneous testing as well as R<sup>2</sup> (R Square) and multiple linear regression analysis tests (Mutmainah, 2016; Yamin, Rachmach, & Kurniawan, 2011). The variables in this study are religiosity (X1), income (X2), and level of trust (X3), and interest in paying zakat (Y).

## **RESULT AND DISCUSSION**

The purpose of this data analysis is to describe the object in the study so that it can be understood and made into a conclusion. The steps taken in data analysis are as follows: the first stage is conducting a validity test which is useful for measuring the validity of a questionnaire. The questionnaire items consisted of 7 items of level of trust statements, 5 items of religious statements, 2 items of income statements and 3 items of statements of interest. The results of the validity test of interest presented as follows:

**Table 1 Interest Validity Test Results (Y)**

No	R <sub>count</sub>	R <sub>table</sub>	Note
1	0,772	The data is classified to be valid if the value is positive and rcount > rtable with n = 100-2 = 98 then r table at a significant rate of 10% = 0.1654	Valid
2	0,872		Valid
3	0,857		Valid

*Source: processed data*

The results of the validity test in table 1 can be seen that the questionnaire on the interest in paying zakat from statement 1 to statement 3 is valid. Because the ten items have a value of rcount > rtable with n = 98, the r table is 0.1654 so that the three interest questionnaire items are declared valid. The results of the level of trust validity test are as follows:

**Table 2 Result of Validity Test Results on Level of Trust (X<sub>1</sub>)**

No	R <sub>count</sub>	R <sub>table</sub>	Note
1	0,648	Data classified to be valid if value positive and rcount ≥ r table with n = 100-2 = 98 then r table at a significant rate of 10% = 0.1654	Valid
2	0,640		Valid
3	0,689		Valid
4	0,511		Valid
5	0,598		Valid
6	0,634		Valid
7	0,599		Valid

*Source: processed data*

The level of trust validity test in table 2 can be concluded that the questionnaire regarding the level of trust of statement 1 to statement 7 is valid. Because 7 items have a value of rcount > rtable with n = 98, the r table is 0.1654. So that the entire level of trust questionnaire item is declared valid. Meanwhile, for the religiosity

validity test, all questions were declared valid, for more details it can be seen in the table below:

**Table 3 Result of Validity Test Results on Religiosity ( $X_2$ )**

No	$R_{count}$	$R_{table}$	Note
1	0,728	Data classified	Valid
2	0,786	to be valid if value	Valid
3	0,789	positive and $r_{count} \geq$	Valid
4	0,667	$r_{table}$ with $n = 100-2 = 98$ then $r_{table}$ at a significant rate of $10\% = 0.1654$	Valid
5	0,795		Valid

*Source: processed data*

The results of the religiosity validity test in Table 3 show that question items 1 to statement 5 are valid. Because the five items have a value of  $r_{count} > r_{table}$  with  $n = 98$ , the  $r_{table}$  is 0.1654. Likewise, the validity test on the income variable is declared valid for all the questions asked, for more details, see the table below.

**Table 4 Result of Validity Test Results on Income ( $X_3$ )**

No	$R_{count}$	$R_{table}$	Note
1	0,864	Data is classified to be valid if the value	Valid
2	0,828	is positive and $r_{count} > r_{table}$ with $n = 100-2 = 98$ then $r_{table}$ at a significant rate of $10\% = 0.1654$	Valid

*Source: processed data*

The income validity test in Table 4 can be concluded that the questionnaire regarding income from statement 1 to statement 2 is valid. Since both items have  $r_{count} > r_{table}$  with  $n = 98$ , the  $r_{table}$  is

0.1654. So that both items of the income questionnaire are declared valid.

The second stage was carried out by the reliability test, the objective was to see how much the degree of accuracy, the accuracy shown by the instrument. The examiner can be carried out internally, namely testing by analysing the consistency of existing items. By looking at the Cronbach alpha value  $> 0.60$ , the following is the reliability test of the Interests variable. More details can be seen in the table below.

**Table 5 Reliability Test Results on Interests, Level of Trust, Religious, Income**

<b>Variabel</b>	<b>Cronbach's Alpha</b>	<b>N of Items</b>	<b>Degree of accuracy</b>	<b>Note</b>
Interest in paying zakat	,787	3	<i>Data is classified to be Reliable if</i>	Reliable
Level of trust	,727	7	<i>the cronbach</i>	Reliable
Religiosity	,803	5	<i>alpha &gt; 0.60</i>	Reliable
Income	,601	2		Reliable

*Source: processed data*

Based on Table 5 above, it can be explained that all the dependent and independent variables are declared reliable and acceptable because the overall value of the variable is  $> 0.60$ .

The next stage is the classical assumption test which consists of a normality test with the aim of finding out whether the residual value is normally spread or not. The test procedure is carried out by the Kolmogrov-Smirnov test. The results of the normality test in this study are as follows:

**Table 6 Kolmogrov-Smirnov Normality Test**

One-Sample Kolmogorov-Smirnov Test		
N		Unstandardized Residual 100
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,15751764
	Most Extreme Differences	Absolute Positive Negative
Test Statistic		,048
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

*Source: processed data*

Significance values (asympt. Sig. 2-tailed) in table is 0.200 greater than the significance value of 0.10 ( $0.200 > 0.10$ ) This means that the research data is normally distributed.

The multicollinearity test aims to see between variables that are not similar or not in one model. the resemblance can create a very strong annoyance. A regression model is declared free from multicollinearity if the variance inflation factor value is  $VIF < 10$  and the tolerance value  $> 0.1$ .

Table 7 below shows that all variables, namely the level of trust, religiosity, income, have a VIF value of less than 10 or  $VIF < 10$ , while the tolerance value of the three variables is greater than 0.1 (tolerance  $> 0.1$ ). So it can be said that of all these variables it is not stated that there is multicollinearity.

**Table 7 Multicollinearity Test**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
1 (Constant)	-,034	1,221			
Level of trust	,039	,034	,076	,979	1,022
Religiosity	,301	,050	,484	,625	1,600
Income	,586	,130	,365	,623	1,606

a. Dependent Variable: Interest in paying zakat

Source: processed data

Heteroscedasticity test is used to determine the presence or absence of heteroscedasticity deviations. If the significant value <0.10, there will be heteroscedasticity, conversely if the significant value > 0.10, there will be no heteroscedasticity. Heteroscedasticity test in this study using the Rank Spearman test.

**Table 8 Heteroscedasticity Test**

			Correlations			
			Level of trust	Religiosity	Income	Unstandardized Residual
Spearman's rho	Level of trust	Correlation Coefficient	1,000	,068	,179	,010
		Sig. (2-tailed)	.	,501	,074	,923
		N	100	100	100	100
	Religiosity	Correlation Coefficient	,068	1,000	,585**	,015
		Sig. (2-tailed)	,501	.	,000	,882
		N	100	100	100	100
	Income	Correlation Coefficient	,179	,585**	1,000	,014
		Sig. (2-tailed)	,074	,000	.	,893
		N	100	100	100	100

Unstan dardize d Residua l	Correlation Coefficient Sig. (2- tailed) N	,010 ,923 100	,015 ,882 100	,014 ,893 100	1,000 . 100
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\*\* . Correlation is significant at the 0.01 level (2-tailed).

*Source: processed data*

After fulfilling the requirements of the classical assumption test, multiple regression test management can be carried out. The regression results are as follows.

**Table 9 Multiple Regression Analysis**

Coefficients <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,034	1,221		-,028	,978		
	Level of trust	,039	,034	,076	1,170	,245	,979	1,022
	Religiosity	,301	,050	,484	5,971	,000	,625	1,600
	Income	,586	,130	,365	4,494	,000	,623	1,606

a. Dependent Variable: Interest in paying zakat

*Source: processed data*

The regression equation is as follows:

$$M = -0.034 + 0.039 K + 0.301 R + 0.586 P + e$$

From the regression equation, it can be interpreted that the constant value of -0.034 with negative parameters indicates that level of trust, religiosity and income are considered constant or eliminated, the public interest in paying zakat is -0.034 units. The value of the confidence coefficient is 0.039, indicating that if level of trust increases by 1 unit, it will increase public interest by 0.039 units, and



vice versa assuming other variables are constant. The coefficient is positive, meaning that there is a positive relationship between trust and public interest in paying zakat. While the value of the coefficient of religiosity is 0.301, indicating that if religion increases by 1 unit, it will increase public interest in paying zakat by 0.301 units, and vice versa with the assumption that other variables are constant. The coefficient is positive, meaning that there is a positive relationship between religiosity and public interest in paying zakat. The income coefficient value is 0.586, indicating that if the income increases by 1 Rp, there will be an increase in public interest in paying zakat by 0.586 units, and vice versa with the assumption that other variables are constant. The coefficient is positive, meaning that there is a positive relationship between income and public interest in paying zakat.

The determination coefficient test (adjusted R<sup>2</sup>) is used to determine the amount of contribution or contribution of the independent variable (X) to the dependent variable (Y), while the rest is influenced by independent variables that are not included in the model. The results of the determination coefficient test (adjusted R<sup>2</sup>) are as follows:

**Table 10 Determination Coefficient Test**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,778 <sup>a</sup>	,606	,593	1,17546	1,816

a. Predictors: (Constant), income, level of trust, religiosity

b. Dependent Variable: Interest in paying zakat

*Source: processed data*

Based on Table 10 above, it is known that the amount of R Square is 0.606 or 60.6 percent. This means that this variable gives a strong enough contribution between the variables of level of trust, religiosity and income to people's interest in paying zakat. While the remaining 39.4 percent is explained by other variables which are not discussed in this study.

To see the effect partially, it can be done through the t test, namely how much influence the independent variables, level of trust, religiosity and income individually on the interest in paying zakat. The results of the partial significance test (t test) are as follows:

**Table 11. Result of T Test Output**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,034	1,221		-,028	,978
	Level of trust	,039	,034	,076	1,170	,245
	Religiosity	,301	,050	,484	5,971	,000

Income	,586	,130	,365	4,494	,000
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a. Dependent Variable: Interest in paying zakat

*Source: processed data*

Based on Table 11 above, with a t table value of 1.660, it can be explained that level of trust does not affect the interest in paying zakat or t count < t table (1,170 < 1,660). The lack of trust in muzakki is due to the weak management system in managing zakat funds in a transparent or open manner. This can be seen from the lack of optimal accountability and transparency reports to the public via the internet (website), reports to muzakki, magazines, newspapers, brochure, and others. This element causes the muzakki to still lack their trust in BAZNAS. The results of this study are supported by previous research where according to Mustofa that legitimacy or trust does not have a significant effect on the receipt of zakat in BAZNAS in Mandailing Natal, it does not affect it because the accountability of zakat distribution has not been socialized and it is transparent to the public. (Mustofa, 2011). Based on several studies, it is stated that there is a positive influence between accountability and transparency on the level of trust (Daulay & Lubis, 2015; Mutmainah, 2016; Sri Widodo, 2019).

Meanwhile, religiosity variables have a positive effect on interest in paying zakat, this can be seen from t count > t table or 5,971 > 1,660. This means that the higher one's religiosity level, the level of awareness to pay is also high, as well as a strong foundation of religious teachings that obliges people who are able to pay zakat, and the results of this study are supported by several previous studies

which state that there is a positive influence between religiosity and interest with people interest in paying zakat (Mukhibad et al., 2019; Pristi & Setiawan, 2019; Sedjati et al., 2018).

The influence of the religiosity level on paying zakat is not accompanied by the level of trust of the muzakki in the National Baznas institution due to the high emotional relationship between muzakki and mustahik (Masyrafina, 2016), besides that most muzakki prioritize helping their closest relatives, therefore muzakki are more feel satisfied paying zakat directly rather than through the role of BAZNAS.

Likewise, the income variable based on the results of the t test states that it has a positive effect on the interest in paying zakat amounting to  $4.494 > 1.660$  or  $t_{count} > t_{table}$ . This means that increasing the amount of income in muzakki will increase spending on zakat, besides that it also creates social awareness in helping the economy of the people. So that this awareness makes it obligatory for muzakki to pay zakat (Kartika, 2020; Pristi & Setiawan, 2019; Salmawati & Fitri, 2018). However, the problem is that the level of awareness of muzakki is still categorized as low, this is based on the results of Azizah's research which states that there is still a lack of public awareness in issuing zakat, especially entrepreneurs engaged in industry and trade (Azizah, 2019), based on BPS data that the largest source for PDRB Mandailing Natal Regency according to the business field, is comes from industrial and entrepreneurial, one of which is large and retail traders of 1.152.79 billion in 2019, this means that it provides a great opportunity for increasing zakat funds in Mandailing Natal Regency, therefore it is necessary to have a government role in

increasing the progress of BAZNAS in the Mandailing Natal Regency, by inauguration of regulations on the role of zakat in this area, and this is supported by previous research which states that zakat management is as good as it is done by the government so that fundraising could be maintained, increases and more transparent (Ali, Samiun, Ahmad, & Zain, 2016).

Simultaneous test or F test is used to determine the effect of the independent variable on the dependent variable simultaneously. The output results from the regression are as follows:

**Table 12. Simultaneous Significance Test (Test F)**

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	203,795	3	67,932	49,165	,000 <sup>b</sup>
	Residual	132,645	96	1,382		
	Total	336,440	99			

a. Dependent Variable: interest in paying zakat  
 b. Predictors: (Constant), income, level of trust, religiosity

*Source: processed data*

From the results of the simultaneous test above,  $F_{count}$  is  $49.165 > F_{table} 2.70$  ( $df = nk-1$  or  $100-3-1$ ), because  $F_{count} > F_{table}$  then  $H_a$  is accepted, meaning that there is an influence between level of trust, religiosity and income together (simultaneous) to the public's interest in paying zakat. The results of this study are supported by previous research which states that overall the three independent variables have an effect on the dependent variable or interest in paying zakat (Aprilia & A, 2019; Kartika, 2020; Salmawati & Fitri, 2018).

## CONCLUSION

From the results of this study it can be concluded that for the whole three factors affect the interest in paying zakat to BAZNAS Mandailing Natal Regency. Meanwhile, partially, the level of trust variable has no effect on the interest in paying zakat to BAZNAS in Mandailing Natal Regency, which causes muzakki's trust in BAZNAS not to be affected due to the lack of accountability and transparency towards the management of zakat at BAZNAS. This element causes muzakki's distrust of the zakat institution. While the religiosity factor in a partial test has a positive effect, meaning that being religious will create a sense of responsibility or obligation to pay zakat, this is supported by the research of Mukhibad and Pristi & Setiawa explaining that the more religious a person is, the more obedience in paying zakat will also increase. Likewise, the partial test income affects the interest in paying zakat, meaning that an increase in a person's income will increase the amount of zakat funds collected. It can be concluded that by increasing a person's income it will create social awareness in building the economy, in the end zakat funds will also increase in line with an increase in muzakki's income.

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