



# THE IMPACT OF RELIGIOSITY, SELF AWARENESS AND TRUST ON MUZAKKI'S INTEREST TO PAY ZAKAT IN BAZNAS LANGKAT

Page | 157

Fakhrizal<sup>1</sup>, Mustika Noor Mifrahi<sup>2</sup>, Cici Pratiwi<sup>3</sup>

<sup>1</sup> Faculty of Islamic Economics and Business IAIN Langsa,  
Email : fakhrizal@iainlangsa.ac.id

<sup>2</sup> Faculty of Business and Economics Universitas Islam Indonesia, Yogyakarta.  
Email : mustika.mifrahi@uui.ac.id

<sup>3</sup> Faculty of Islamic Economics and Business IAIN Langsa,  
Email : cicipratiwi1599@gmail.com

## Abstract

**Objectives** - This study aims to determine the factors that influence Muzakki's interest in paying zakat in Baznas Langkat Regency either partially or simultaneously.

**Methods** - This study uses field research by conducting a survey of 95 people with a cluster random sampling approach. A regression test was conducted to determine the effect of religiosity, self-awareness and trust on muzakki's interest in paying zakat.

**Results** - The results showed that the influence of religiosity and awareness partially had a significant positive effect on Muzakki's interest in paying zakat in Baznas, Langkat Regency. The effect of self-awareness on Muzakki's interest in paying zakat shows self-awareness. Meanwhile, trust shows an insignificant number, which means it does not affect interest in paying zakat in a positive direction.

**Limitations** – This study has limitations in terms of the number of respondents. In addition, the research subjects are people who consistently pay professional zakat and do not include people who are reluctant to pay professional zakat.

**Implications** – Academically, this study strengthens the behavioral theory which states that religiosity has an influence on behavior. As a practical implication, the results can be used as a reference by the government, especially zakat institutions, in encouraging marketing strategies. To improve zakat payment in Baznas, they should consider the community's behaviour in paying zakat

## Keywords:

Religiosity,  
Self-  
awareness,  
Faith and  
Interest

Riwayat Artikel :  
Submitted: 24  
Oktober 2022  
Revised : 24  
November 2022  
Published : 29  
November 2022

this article is  
the result of  
research funded  
by BAZNAS

## THE IMPACT OF RELIGIOSITY

Fakhrizal, Mustika Noor Mifrahi, Cici Pratiwi

### INTRODUCTION

Economic problems often harm the social life of people, including Indonesia. The problems that are often faced are poverty and unemployment, which often lead to criminal acts. To overcome these problems, necessary to have a policy for poverty alleviation. Most Indonesian people are Muslim, so the demands and tips of Islam in anticipating the problems of people's poverty are essential to be realized (Suparta, 2010).

Zakat mal or zakat property is one type of zakat, a demand for sharia that can be used as an instrument of community economic development (Kamal, 2017). Muslims, in general, are new to fulfilling the obligation of zakat fitrah. While zakat on the property is still few who understand and realize well as an obligation, especially for property voters, zakat on the property has considerable potential. It is always directly proportional to the level of economic progress of an area of society (Huda, 2010). Zakat is worship with two sides; on the one hand, zakat is worship that functions as the laundering of the property and the owner's self; on the other hand, zakat contains a high social meaning (Asnaini, 2008).

The phenomenon of the still considerable gap between the potential for zakat mal, which is fulfilled by the obligatory zakat is a consequence of various factors. The potential for zakat in North Sumatra reaches 7.9 trillion, but only 0.13 percent has been collected (<https://lksa.or.id>). One of the most dominant factors is still few zakat payers who have fulfilled these obligations well (regularly paying BAZ/LAZ) compared to those who are still reluctant or do not care about the obligations attached to their assets (Kamal, 2018). Another factor is the unwillingness to pay zakat, some people are still reluctant to pay zakat because they feel that the wealth they get is based on their efforts, so they do not need to pay zakat. On the other hand, the level of public trust in government agencies or institutions and zakat managers is still low. Because they prefer to distribute themselves rather than to Baznas in Langkat district, this is due to the absence of a standard professional standard that serves as a benchmark for government agencies and zakat managers in Indonesia. Therefore, the effectiveness of the implementation of the provisions of the law is still half-hearted in carrying it out (Ambara, 2009).

In influencing the interest and decision to pay zakat are influenced by several factors within the individual, namely religiosity has a positive effect on influencing muzakki, self-awareness factor states that self-awareness affects an interest in

paying zakat, and the trust factor has a positive effect on the choice of paying zakat in zakat institutions (Mardani, 2015). Based on the background of the problem that has been conveyed, the author conducted a study about the effect of religiosity, self-awareness and trust on muzakki's interest in paying zakat in Baznas.

Page | 159

## LITERATURE REVIEW

Zakat is one of the Islamic economic instruments that has a direct impact on society (Qardhawi, 1999; S. K. Safwan Kamal, 2017). By definition, zakat is part of the assets issued by muzakki (people who are obliged to pay zakat) to be handed over to mustahik (people who are entitled to receive zakat). In terms of words, zakat comes from the word "zaka" which means holy, and is also the same as an numu (grow, develop). Zakat has great wisdom, including reducing inequality in society (KAMAL, 2022) and purifying the assets of the muzakki who pay zakat (Safwan, 2021).

Interest is something related to the driving force that encourages us to tend or feel attracted to people, objects, activities or it can be an effective experience stimulated by the activity itself (Ash-Shiddieqy, 2002).

Religiosity is a person's spiritual expression related to belief systems, values, applicable laws and rituals (Kamalul Ariffin et al., 2016). Religiosity is an aspect lived by the individual in the heart, the vibration of personal conscience and attitude. Religiosity is the attitude of diversity as an element of the internalization of religion into a person (Fakhruddin, 2008). Moreover, the aspects are: (a). The aspect of faith concerns human beliefs and relationships with God, angels, and prophets. (b). The Islamic aspect concerns the frequency, and intensity of the implementation of worship that has been determined, for example, prayer, fasting and zakat. (c). The Ihsan aspect involves experiences and feelings about God's presence, fear of violating prohibitions and others. (d). Aspects of knowledge concerning a person's knowledge of religious teachings. (e). The charity aspect concerns behaviour in social life, for example, helping others, defending the weak, and working.

Self-awareness is the basic foundation of emotional intelligence. Self-awareness is the ability to recognize one's feelings, why one feels the way they do, and the influence one's behaviour has on others. Individual self-awareness is

## THE IMPACT OF RELIGIOSITY

Fakhrizal, Mustika Noor Mifrahi, Cici Pratiwi

determined by the large number or the extent to which the individual tries to increase his self-awareness (Al Arif, 2011).

Trust is the willingness of a party to rely on another party, namely the party that has the trust. Trust is also a set of specific beliefs in Integrity (the honesty of trusted parties), Benevolence (trusted attention and motivation to act in the interests of those who trust them), Competency (the ability of trusted parties to carry out trusting needs) and Predictability (consistency of behavior of trusted parties) (Takdiah, 2004). To be seen as a trustworthy person, one must be honest and competent to have sincerity in others. Trust cannot be demanded or forced but must be earned. Trust is an important component that helps develop a conducive work environment. Trust has dimensions as follows:

1. Credibility includes trust in service providers, such as reputation, achievements, and the like. Example: providing correct information to Muzakki (Kamal, 2016).
2. Competency includes skills and knowledge possessed by service providers to perform services. Example: assisting in calculating the amount of zakat that Muzakki must issue.

## RESEARCH METHODS

The research method used in this study is a survey method, which is a method of collecting data by taking samples from the population and using questionnaires and interviews as the main data collection instruments distributed by researchers (Riduwan, 2010). Respondents in this study were Muzakki Baznas Langkat district. The population in this study was 95 muzakki. After filling out the questionnaire, reliability and validity tests were conducted to test the instrument's reliability. At the same time, the data analysis techniques in this study include the classical assumption test and multiple regression analysis (Ghozali, 2005). The multiple regression equation models are as follows:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$$

To find out how much influence the variables of ease of use, trust, and marketing have on interest in using internet banking, necessary to test the hypothesis, namely the F-test (simultaneous test), the coefficient of determination, and the t-test (partial test) and some classical assumption tests.

**Table. 1**  
**Definition of Operational Variables**

No.	Research variable	Operational definition	Indicator	Page   161
1	Interest in paying zakat (Y)	Something related to the driving force that drives us to tend or feel attracted	1. Encouragement in the individual 2. Social motive 3. Emotional factor	
2	Religiosity (X1)	Belief in religion to always carry out and obey orders and leave what religion is forbidden	1. Belief 2. Worship 3. Appreciation 4. Experience	
3	Self-awareness (X2)	Recognizing the feeling at the moment guides own decision-making.	1. Understanding of zakat 2. Response to the effect of paying zakat 3. Social care 4. Availability of information about zakat.	
4.	Belief (X3)	Belief in something in finding what one wants.	1. Honesty 2. Integrity 3. Competent 4. Accountability	

## RESULTS AND DISCUSSION

### Instrument Assessment

#### Validity Test Results

The results of the validity test to determine the effect of religiosity, self-awareness, and trust factors on interest in paying zakat are as follows:

# THE IMPACT OF RELIGIOSITY

Fakhrizal, Mustika Noor Mifrahi, Cici Pratiwi

Table. 2  
Validity Test Results

Page | 162

No. Item	$r_{count}$	$r_{table}$	Explanation
<b>Religiosity (X1)</b>			
1.	0, 828	0,202	Valid
2.	0, 847	0,202	Valid
3.	0, 721	0,202	Valid
4.	0, 756	0,202	Valid
<b>Self-awareness (X2)</b>			
1.	0, 792	0,202	Valid
2.	0, 808	0,202	Valid
3.	0, 721	0,202	Valid
4.	0, 739	0,202	Valid
<b>Belief (X3)</b>			
1.	0, 857	0,202	Valid
2.	0, 916	0,202	Valid
3.	0, 904	0,202	Valid
4.	0,897	0,202	Valid
<b>Interest in paying zakat (Y)</b>			
1.	0, 595	0,202	Valid
2.	0, 692	0,202	Valid
3.	0, 761	0,202	Valid
4.	0, 824	0,202	Valid
5.	0,686	0,202	Valid

Source: SPSS Data Processing Version 16 (2020)

Selection or decision-making basis for valid items by comparing the value of the product-moment correlation from Pearson with a significance level of 5% with a total of 95 respondents obtained an r-table of 0.202. Based on the validity test results (Table 4.6), it is known that the items in the religiosity, self-awareness, and belief in the interest in paying zakat questionnaires are all valid. The complete validity test results can be seen in the attachment of the Validity Test calculation results. The results above show that  $r_{count} > r_{table}$  at the significance level ( $\alpha$ ) = 5% so that 100% of the questions can be understood and deserve to be studied.

### **Reliability Test Results**

Based on the results of the reliability test on the sample, it is proven that the instruments used in this study are considered reliable or reliable because all variables have an alpha coefficient more significant than the r table. Thus overall feasible to use in this study. The results of the reliability test of this research instrument can be briefly seen in the following table:

**Table.3**

#### **Reliability Test Results**

Variable	Cronbach Alpha	Critical Value	Explanation
Religiosity	0, 812	0,202	Reliable
Self-awareness	0, 804	0,202	Reliable
Trust	0, 840	0,202	Reliable
Interest in Paying Zakat	0, 781	0,202	Reliable

**Source: SPSS Data Processing Version 16 (2020)**

The reliability test results on the questionnaire obtained reliability coefficient between 0.812 and 0.781, where all of these values were greater than 0.202. So it can be stated that all the questionnaires used in this study are reliable or trustworthy and capable of being a data collection tool.

# THE IMPACT OF RELIGIOSITY

Fakhrizal, Mustika Noor Mifrahi, Cici Pratiwi

## Regression Test

Table. 4

Regression Test Results

Page | 164

Variable	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
Constant	3.285	1.030		3.187	0.002
X1	0.324	0.073	0.332	4.452	0.000
X2	0.547	0.077	0.543	7.101	0.000
X3	0.124	0.058	0.121	2.124	0.036

The results of multiple regression testing show a constant value of 3.285. If all dependent variables, namely religiosity (X1), self-awareness (X2), and trust (X3), the value is equal to zero or constant, then the amount of interest in paying zakat (Y) is 3.285 (Premesti, 2017).

The regression coefficient of the religiosity variable (X1) is 0.324 with positive parameters. This shows that if religiosity has increased by one unit, the interest in paying zakat is 0.324 assuming the other independent variables remain. The self-awareness variable regression coefficient (X2) is 0.547 with positive parameters. It indicates that if trust increases by one unit, the interest in paying zakat increases by 0.547 units assuming other independent variables remain.

The regression coefficient of the trust variable (X3) is 0.124 with positive parameters. It indicates that if self-awareness has increased by one unit, the interest in paying zakat increases by 0.124 units and vice versa, with other assumptions being fixed.

### F Test (Simultaneous Test)

Then obtained:

**Table. 5**  
**F Test Results**

Model	Mean			F	Sig.
	Sum of Squares	df	Square		
Regression	494.507	3	164.836	88.532	0.000
Residual	169.430	91	1.862		
Total	663.937	94			

Based on the data in the table above, it is known that hypothesis 3 testing has a combined effect. It is known that the significant value (sig) is 0.000 because  $0.000 < 0.05$ , so as the basis of interest in the f test can be concluded that religiosity (X1), Self-awareness (X2) and Belief (X3) simultaneously (together) affect on towards interest (Y) or significant (Hypothesis 3 is accepted).

### Coefficient of Determination

**Table 6. Coefficient of Determination**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.863 <sup>a</sup>	.745	.736	1.36450

The adjusted R-square value in this study obtained an adjusted R<sup>2</sup> value of 0.736, which means that the influence of the variables Religion, Self-Awareness and Belief on interest in paying zakat is 73.6%. The remaining 26.4% is influenced by other factors not included in this study.

### The Influence of Religiosity on Interest in Paying Zakat

Based on the results of the tests that have been carried out, it is known that religiosity has a significant level of 0.000. From the t-test results on the religiosity variable, it is stated that the significance of the t-test is less than 0.05. Based on these results, the hypothesis that religiosity significantly affects an interest in paying zakat is declared accepted.

The religiosity factor positively affects people's interest in paying zakat. It shows that Muzakki's decision to pay zakat through the Amil Zakat Institution is determined by the level of religiosity of the community itself, namely knowledge and awareness of the importance of zakat, which is one of the pillars of Islam that must be obeyed. The factors of faith and knowledge of zakat affect Muzakki in paying zakat. With a higher level of faith and knowledge of zakat, individual Muslims will be inclined to pay zakat.

### The Effect of Self-Awareness on Interest in Paying Zakat

Based on the results of research that has been conducted, it is known that self-awareness has a significance level of 0.000. The results of the t-test on the religiosity variable state that the significance of the t-test is less than 0.05. Based on these results, the hypothesis that self-awareness significantly affects an interest in paying zakat declared accepted. The higher the self-awareness of the obligation to pay zakat, the higher the interest in paying zakat. Community self-awareness affects the interest in paying zakat. The awareness factor is influenced by the level of understanding of the level of zakat, the level of social awareness, the response factor to the effect of paying zakat for Muzakki, the availability of information about zakat, as well as service factors and location of zakat management institutions/organizations.

Self-awareness lets us get in touch with our emotions, thoughts, and actions. Self-awareness implies that as we get to know ourselves better, we understand what we are feeling and doing. That understanding will give us the opportunity or freedom to change the things we want to change about ourselves and create the life we want.

The more people realize that wealth is only a deposit from Allah and that many still need our part, the more individuals will pay zakat. It could be caused by self-awareness, including information on understanding the level of zakat, level of social care, response factors to influence paying zakat for Muzakki, the

availability of information about zakat, and service factors and the location of zakat management institutions/organizations.

### **The Effect of Trust on Interest in Paying Zakat**

Based on the results of research that has been conducted, it is known that trust has an insignificant level of 0.036. From the t-test result on the religiosity variable, it is stated that the significance of the t-test is less than 0.05. Therefore, the hypothesis states that trust has a significant effect on interest in paying zakat is accepted. It shows that Muzakki's decision to pay zakat through the Amil Zakat Institution is not determined by the credibility of the Amil Zakat Institution itself in convincing Muzakki about their performance as zakat managers. This finding shows a difference with several previous studies where trust is an important element in shaping the behavior of paying zakat (Kamal, 2016; Nour Aldeen et al., 2022; Safwan Kamal, 2019; N. H. Safwan Kamal, 2022).

Page | 167

### **CONCLUSIONS**

The results of the study on the influence of religiosity, trust and self-awareness on interest in paying zakat can be concluded that religiosity has a significant effect on interest in paying zakat. In paying zakat, individuals are influenced by self-awareness. Then, trust has a significant effect on religiosity.

# THE IMPACT OF RELIGIOSITY

Fakhrizal, Mustika Noor Mifrahi, Cici Pratiwi

## REFERENCES

- Al Arif, M. N. R. (2011). *Dasar-dasar pemasaran bank syariah*. Alfabeta.
- Page | 168  
Ambara, I. M. (2009). *Problematika Zakat dan Pajak di Indonesia*. Setsa.
- Ash-Shiddieqy, H. (2002). *Pedoman Zakat*. PT. Pustaka Rizki Putra.
- Asnaini. (2008). *Zakat Produktif Dalam Perspektif Hukum Islam*. Pustaka Pelajar.
- Fakhruddin. (2008). *Fiqh dan Manajemen Zakat di Indonesia*. UIN Malang Press.
- Ghozali, I. (2005). *Applikasi Analisis Multivariate dengan Program SPSS*. Badan Penerbit UNDIP.
- <https://lksa.or.id>
- Huda, N. (2010). *Lembaga Keuangan Islam*. Pranadamedia Group.
- KAMAL, S. et al. (2022). Is Loan Shark an Alternative? The Intentions to Take a Loan from Loan Sharks in Indonesia. *Shirkah: Journal of Economics and Business*, 7(2).
- Kamal, S. (2016). CITRA BAITUL MAL DALAM PERSPEKTIF PEDAGANG KOTA LANGSA. *JURNAL EKONOMI DAN BISNIS ISLAM*, 1(1).  
<https://doi.org/10.32505/jebis.v1i1.97>
- Kamal, S. (2018). ZAKAT DAN INFQAQ DALAM MENGURANGI PATOLOGI KEMISKINAN ( STUDI PADA BAITUL MAL KOTA LANGSA). *Ihtiyath : Jurnal Manajemen Keuangan Syariah*, 2(1). <https://doi.org/10.32505/ihthiyath.v2i1.688>
- Kamalul Ariffin, S., Ismail, I., & Mohammad Shah, K. A. (2016). Religiosity moderates the relationship between ego-defensive function and attitude towards advertising. *Journal of Islamic Marketing*, 7(1).  
<https://doi.org/10.1108/JIMA-11-2014-0074>
- Mardani. (2015). *Hukum Sistem Ekonomi Islam*. PT. Raja Grafindo Persada.
- Nour Aldeen, K., Ratih, I. S., & Sari Pertiwi, R. (2022). Cash waqf from the millennials' perspective: a case of Indonesia. *ISRA International Journal of Islamic Finance*, 14(1). <https://doi.org/10.1108/IJIF-10-2020-0223>
- Qardhawi, Y. Al. (1999). *Fiqhuz Zakat*. Ar Risalah Al Alamiyyah Suriah.
- Riduwan. (2010). *Metodologi Penelitian*. Alfabeta.

- Safwan Kamal. (2019). *Fiqih Zakat dan Teori Kemiskinan*. Perdana Publiser.
- Safwan Kamal, N. H. (2022). Expectations of Paying Zakat on Profession during the Pandemic. *Journal of Positive School Psychology*, 6(2), 4795–4807.
- Safwan Kamal, S. K. (2017). URGensi STRATEGI PROMOSI DAN MODEL UPZM DALAM UPAYA MENGGALI POTENSI ZAKAT DI ACEH. *JURNAL EKONOMI DAN BISNIS ISLAM*, 2(2). <https://doi.org/10.32505/jebis.v2i2.185>
- Safwan, S. K. (2021). Wisdom Of Zakat (Muzakki Behavioral Phenomenon Of Paying Zakat For Professionals In Langsa City, Aceh Province). *Maro: Jurnal Ekonomi Syariah Dan Bisnis*, 4(2). <https://doi.org/10.31949/maro.v4i2.1666>