



THE INFLUENCE OF RELIGIOSITY, KNOWLEDGE, AND INCOME ON THE DECISION OF MUZAKKI TO PAY ZAKAT MAL IN BAITUL MAL ACEH TAMIANG

Page | 47

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Abstract

Purpose – This study was conducted to determine the level of muzakki decision in paying zakat maal.

Method – This research uses quantitative research. The population in this study was muzakki Baitul Mal Aceh Tamiang Regency, and the technique used in sampling was Non-Probability Sampling. The sample in this study amounted to 88 samples. The types of data used in this study used primary and secondary data. The analysis techniques used are data quality test, classical assumption test, multiple linear regression analysis, and hypothesis testing using the SPSS version 16 program.

Results – The results showed that simultaneously the variables of Religiosity, knowledge, and Income positively and significantly affected the behavior of paying mal zakat. Partially the religiosity variable had a positive and significant effect on the behavior of paying mal zakat, knowledge had a positive and significant effect on the behavior of paying mal zakat, and the income variable had a positive and significant effect on the behavior of paying mal zakat. The percentage of influence of Religiosity, knowledge, and income variables on the behavior of muzakki in paying zakat mal together is 59.2%.

Limitations – This research is considered a cause-and-effect with a single observation object.

Practical Implications – Academically, this study strengthens the role of religiosity in building the intention to pay zakat. Applicatively, the results of this research can become an acyan zakat institution to develop a strategy for collecting zakat in the digital era.

Keywords:

Religiosity,
Knowledge,
Income,
Decision

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THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

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INTRODUCTION

Page | 48 Religiosity is one of the main factors in life and life. High Religiosity is characterized by a belief in the existence of God manifested in the process of individuals learning knowledge about the teachings they believe in and behavior by the teachings of their religion. Doing what is commanded and staying away from what is prohibited by religion will give a sense of closeness to God, a sense that prayers are always answered, a sense of calm, and so on. So that individuals' daily behavior truly reflects their religion's teachings (Dadang Kahmad, 2019).

In addition, another major factor related to the decision to pay Zakat is one's knowledge. Knowledge results from Curiosity through the sensory process, especially the eyes, and ears, to specific objects. Knowledge is essential in forming open behavior (Jenita Donsu, 2017).

Another factor is Income. Income is all a person receives in return for his services in the production process. The reward can be in the form of wages, interest, rent, or profit, depending on the production factors involved in the production process (Gusti Ngurah Agung, 2018).

Zakat is a form of worship to Allah SWT by spending some of its assets, and the Law is obligatory to be issued according to the rules and given to certain groups entitled to receive it. The obligation of Zakat occupies the third position in the pillars of Islam. The nisab is 85 grams of gold or 200 dirhams of asset ownership for a year beyond the basic needs of personnel and family, along with debt reduction (Mufraini Arief, 2016). The Law regulates the zakat management system. Law of the Republic of Indonesia No. 23 of 2011 concerning the management of Zakat regulates the implementation of Zakat management, covering the entire process from planning to distribution and utilization. The collection of Zakat is carried out by amil zakat institutions consisting of elements of society and government whose formation is adjusted to the regional level (Law No. 23 of 2011).

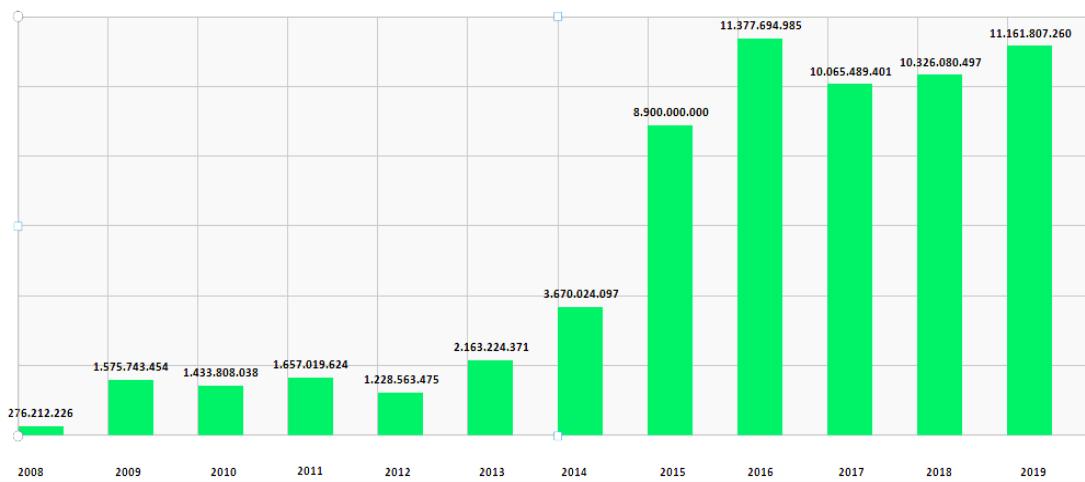
Zakat can only be given after there is trust and awareness that the recipient is the rightful one by knowing or asking about it people who live in the neighborhood or know the actual situation. Given the importance of distributing Zakat in every region to those who are entitled to receive it, there is no doubt that people in villages and cities know the people who need Zakat who live among them and also know the extent of a person's poverty, including his lies and deceit to others. For most Muslims, Zakat is more believed to fulfill individual piety like

'ubudiyyah (relationship with God) rather than a more fundamental manifestation of social solidarity. It is not in the context of distributing wealth fairly so that Zakat does not accumulate in a group of people only. The implementation of Zakat also only fulfills the sharia. As a result, the considerable potential of Zakat cannot be explored and managed correctly for poverty alleviation programs, education, and so on that benefit the community (Mohammad Yunus, 2016).

Aceh Tamiang Regency is one of the districts in Aceh Province. The problem that arises when muzakki makes zakat payments is the lack of Religiosity and knowledge of what types of Zakat must be paid and related to the Income of the muzakki. It can be explained that a low sense of Religiosity will have an impact on neglecting one of the commands of Allah SWT, namely paying Zakat. A person's level of knowledge will also show the extent to which the muzakki knows in detail the types of Zakat that he must pay and how much. Another factor is related to Income. The Income received by a person should fulfill the obligation to pay Zakat. But in reality, the target of zakat revenue in Baitul Mal Aceh Tamiang Regency has not reached the target. (Baitul Mal Aceh Tamiang Regency, 2022).

Potentially, according to the Regent of Aceh Tamiang, the potential for zakat in Aceh Tamiang district is still very large. Aceh Tamiang's zakat potential can be seen from a number of oil palm plants in the district (<https://aceh.tribunnews.com>).

Figure 1
Data of Zakat & Infaq Income of Baitul Mal Aceh Tamiang Regency
2008-2019



THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

It can be seen that there are fluctuations in the receipt of Zakat and infaq in Baitul Mal Aceh Tamiang District. Until 2019, zakat and infaq receipts reached Rp 11.1 billion.

The provision of Zakat for muzakki that is easy and fast to obtain maximum zakat collection has not been discussed thoroughly in modern fiqh. Therefore, the Zakat law has not detailed the implementation of Zakat. To find out what and how zakat needs to be studied and researched regarding its legal existence in the Al-Quran, Hadith of the Prophet Muhammad SAW, and previous scholars' results of the ijtihad. The fact proves that many muzakki can make considerable money and do it quickly due to sophisticated equipment in a relatively short time (Muhammad, 2012).

Therefore, this study aims to determine the level of Muzakki's decision to pay zakat maal. This thesis is divided into five parts. After the introduction, a literature review discourse on Religiosity, knowledge, Income, and a decision is provided before discussing the methodology. Next, it discusses the results and discussion and shows the impact of Religiosity, knowledge, and Income on decision and welfare. Finally, there will be some conclusions and policy suggestions provided.

LITERATURE REVIEW

The definition of Zakat in terms of language has several meanings, including al-Barakat, namely blessing; al-namaa, which means growth and development; ath-thahratu, which means purity; and ash-salahu means the order (Didin Hafidhuddin, 2012). The history of Islamic civilization explains that there were several types of zakat in the past such as zakat on agricultural products, trade zakat, gold and silver zakat, zakat rikaz (Safwan Kamal, 2019). Zakat in this study is limited to zakat developed in contemporary society, namely professional zakat and also trade zakat which is often collected at the Baitul Mal.

Zakat is an obligation ordered by Allah SWT. Kartika defines Zakat as one of the obligatory worship carried out by Muslims by giving a certain amount of their wealth to people entitled to receive it according to the groups determined by Islamic Law (Elsi Kartika Sari, 2016). Meanwhile, Kurniawan explained that Zakat must be given to specific groups of people. It can also be said that Zakat is part of the wealth taken from someone who has property and is given following the applicable provisions in Islam (Beni Kurniawan, 2019).

Religiosity

Religiosity is an obligation or rules that must be carried out, all of which bind and require a person or group of people about God, fellow humans, and the surrounding environment. Mangun Wijaya distinguishes between the term religion and the term religiosity. Religion shows the formal aspect, which is related to rules and obligations. Meanwhile, Religiosity shows the religious aspects that individuals live in their hearts (Maman, 2016). Adi Subroto explains that religious people are humans whose overall mental structure is permanently directed towards the creator of absolute, satisfying, and highest values (God Adi Subroto, 2012).

The Indicators of Religiosity (Dadang Ahmad, 2012)

1. Belief refers to the dimension encompassing expectations associated with a particular theology. This dimension reveals the human relationship with belief in the pillars of faith, religious truth, and supernatural problems taught by religion.
2. Experience/practice, namely this dimension, relates to the extent to which a person's level of compliance in carrying out ritual activities ordered by his religion.
3. This dimension includes experiences and feelings about the presence of God in life, the tranquility of life, the fear of violating God's prohibitions, the belief in receiving rewards and punishments, and feelings of gratitude for the favors granted by God in living life.
4. Knowledge is related to a person's knowledge and understanding of religious teachings and his holy book.
5. The consequence is related to a person's obligation as a religious believer to carry out the teachings of his religion in everyday life, as evidenced by his attitudes and actions based on religious and spiritual ethics.

Knowledge

The definition, according to Drs. Sidi Gazalba's knowledge is what is known or the result of knowing. The work of knowing results from knowing, being aware, being aware, understanding, and being clever. Knowledge is all property or content of the mind (Drs. Sidi Gazalba, 2018). Thus knowledge is the result of the process of human effort to know. So, the conclusion regarding the definition of knowledge associated with this research is that knowledge, in this case, is known, understood, and understood about professional Zakat based on the results of

THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

learning or one's experience about the obligation of a Muslim to pay professional Zakat. This study includes whether the knowledge factor affects the decision of muzaki to pay Zakat in Aceh Tamiang Regency. The indicators of knowledge are as follows: (Dadang Ahmad, 2012)

Page | 52

1. Experience, namely all forms of inquiry towards knowledge, starts with experience. So the main thing that underlies and allows knowledge is experience.
2. Memory, in addition to sensory experience knowledge, is also based on experience. In its position as the basis of knowledge, sensory experience, and memory rely on each other. Without memory, the sensory experience cannot develop into knowledge. On the other hand, memory relies on sensory experience as its source and basis of reference.
3. To develop into knowledge, the subject who experiences something needs to have interest and Curiosity about what he experiences. So another thing that underlies knowledge is the existence of human interest and Curiosity. Interest directs attention to things that are experienced and considered essential to pay attention to. There is always an element of judgment involved in acquiring knowledge because people tend to be attracted to what they find valuable.
4. Mind and Reasoning, namely, the main activity of the mind in seeking knowledge is Reasoning. So thoughts and Reasoning are the things that underlie and enable knowledge. Without thought and Reasoning, there can be no knowledge.

Income

Revenue is the gross inflow of economic benefits arising from the normal activities of the entity during one period. Meanwhile, Skousen et al. argue that revenue is an inflow from the delivery and production of goods and services due to carrying out the primary activity or ongoing central activity. The point is that revenue is an inflow generated due to activities that can generate money, such as Income generated from factors of production, namely rent, profit, interest/profit sharing, and salaries (K.A Tohir, 2014).

According to K.A Tohir, quoted in Pilar Satiti, Income is divided into two (2): original and derived or inherited. Income is a reward received by the owner of the production factor for his sacrifice in the production process. Each production factor, such as land, will get a reward in the form of land rent, labor will get a

reward in the form of salary/wages, and experts, including entrepreneurs, will get a reward in the form of profit. Islam has imposed Zakat on wealth and has also imposed Zakat on Income. For example, the obligation of Zakat on agricultural Income, mining products, and Income from free work, including salaries/wages, honoraria (salaries), and other results obtained from various jobs and businesses (Pilar Satiti, 2014).

Page | 53

Indicators that can measure income variables include: (Indri Kartika, 2020)

1. Source of Income is the source of Income related to the business being run, whether it provides profit or not.
2. The Income received is success of the entrepreneur can be seen from the Income he receives.
3. Expectations are that business income is expected to improve the family's standard of living from the business being run.

Decision

According to Kotler and Armstrong, a decision is a stage of the decision process when consumers buy a product. Where consumers recognize the problem, seek information about a particular product or brand, and evaluate how well each of these alternatives can solve the problem, leading to a purchase decision (Philip Kotler & Gary Armstrong, 2018).

According to Schiffman and Kanuk, decisions are the behavior shown by consumers in searching for, using, evaluating, and spending on a product and service expected to satisfy their needs (G. Leon Schiffman & Lazar L. Kanuk, 2017). According to Kertajaya, purchasing decisions are a process where consumers recognize their problems, seek information about specific products or brands and evaluate how well each of these alternatives can solve their problems, leading to purchasing decisions (Hermawan Kertajaya, 2020).

The decision indicators are as follows: (Nabila Akhiris Rakhmania, 2018)

1. Problem Recognition is a process that begins when realizing a need problem. Buyers realize there is a difference between actual and desired conditions. This need can be caused by internal stimuli in the first case and a person's standard needs.
2. Information Search is a consumer who develops interest and will be encouraged to seek more information. Two levels can be distinguished, namely the state of a moderate level of information seeking, called increased attention. He actively searches for information and reading

THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

Page | 54

materials, calls his friends, and carries out other search activities to learn. Generally, consumer search activity will increase as consumers move from limited problem-solving situations to extensive problem-solving.

3. Alternative Evaluation is when consumers evaluate existing alternatives after having enough complete information. In evaluating, consumers can use rigorous calculations and think about purchasing goods.
4. Decisions are consumers in the evaluation stage, forming preferences for brands contained in the choice set. Consumers may also form a purchase goal for the most preferred brand. However, two factors can influence buying goals and buying decisions. The main factor is the attitude of others. The attitude of others will reduce a person's choice of alternatives will depend on two things: (1) The intensity of the other person's negative attitude towards the consumer's choice. (2) Consumer motivation to comply with the wishes of these other people. The higher the intensity of other people's negative attitudes, the more likely consumers will adjust their purchasing goals.
5. Satisfaction is the consumer, after purchasing a product, may detect a defect in the product. Some buyers will not want the defective product, others will be neutral, and some may even see the defect as increasing the product's value. Consumers will be delighted, moderately satisfied, or dissatisfied with a purchase. Purchase satisfaction is a function of the proximity between expectations and buyers about the product and the product's capabilities.
6. Action is consumer satisfaction or dissatisfaction with a product that will affect behavior. If consumers are satisfied, they will show a higher likelihood of repurchasing the product.

RESEARCH METHODS

Data collection

This research was conducted on 88 mustahik recorded in Baitul Mal Aceh Tamiang Regency. This research collects primary data from observations, interviews, and questionnaires distributed to Muzakki in Baitul Mal Aceh Tamiang Regency. Then the data is processed to measure the impact of Religiosity and knowledge of income funds on the decision and welfare of muzakki. In comparison, secondary data is obtained to obtain information about the number of muzakki and zakat funds collected in 2022.

Analysis

The analysis is carried out using quantitative methods, which are methods used to present research in the form of numbers or statistics. The nature of this research is explanatory research. Explanatory research aims to test a theory or hypothesis to strengthen or reject the theory or hypothesis of existing research results (Sugiyono, 2016).

The data collection methods in this study are:

1. Observation is a method of collecting data by observing the daily activities of the research object. This study was carried out by observing paying Zakat in baitul mal.
2. The interview is a method used to obtain information directly, deeply, unstructured, and individually. The interview was conducted at the baitul mal of Aceh Tamiang Regency.
3. A questionnaire (questionnaire) is a data collection technique where participants/respondents fill in questions or statements and then return them to the researcher after being filled in.

Analysis Instrument

The validity test is used to measure whether a questionnaire is valid or not (Azuar Juliandi, 2013). Valid means that the instrument used can measure what is to be measured. A questionnaire is said to be valid if the questions can reveal something that the questionnaire will measure. So the validity of this study wants to measure whether the questions in the researcher's questionnaire can measure what the researcher wants to study.

A reliability test is a test that shows the extent of stability and consistency of the measuring instrument used. The questionnaire is said to be reliable if the questionnaire provides consistent results if used repeatedly with the assumption that the conditions at the time of measurement do not change / the same object with the provisions of Cronbach Alpha more significant than 0.6 (Imam, Ghazali, 2016).

The normality test tests whether the independent variable (X) and the dependent variable (Y) in the resulting regression equation are normally or abnormally distributed. The normality test is intended to determine the normality of each variable (Sugiyono, 2016). The multicollinearity test tests whether the regression model found a strong correlation between independent variables

THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

(Sugiyono, 2016). The multicollinearity test can be seen from the Variance Inflation Factor (VIF) and tolerance value. These two measures show which other independent variables explain independent variable attitude.

In the multiple regression equation, it is also necessary to test whether or not the variance of the residuals from one observation to another is the same. If the residuals have the same variance, it is called homoscedasticity, and if the variance is not the same/different, it is called heteroscedasticity (Sugiyono, 2016). A good regression equation does not have autocorrelation problems; if there is autocorrelation, the equation becomes unfit for prediction.

The linearity test aims to determine whether the relationship is linear or not significantly the research variables. This test is required in correlation or linear regression analysis (Sugiyono, 2016). Multiple linear regression analysis measures the effect of more than one independent variable on the dependent variable (Sugiyono, 2016).

In this analysis, there is a number called the coefficient of determination (R^2), which helps us know the magnitude of the influence of the independent variable on the dependent variable (Sugiyono, 2016). The test is used to test whether simultaneously the independent variable has a significant effect on the dependent variable. They are used to test whether individually the independent variable has a significant effect on the dependent variable (Sugiyono, 2016).

Hypothesis

The formulation of the hypothesis in this study is as follows:

- Ha1: Religiosity has a positive and significant effect on the decision of muzakki to pay zakat mal in baitul mal Aceh Tamiang.
- Ho1: Religiosity does not have a positive and significant effect on the decision of muzakki to pay zakat mal in baitul mal Aceh Tamiang
- Ha2: Knowledge has a positive and significant effect on the decision of muzakki to pay zakat mal in baitul mal Aceh Tamiang
- Ho2: Knowledge does not have a positive and significant effect on the decision of muzakki to pay zakat mal in baitul mal Aceh Tamiang
- Ha3: Income has a positive and significant effect on the decision of muzakki to pay zakat mal in baitul mal Aceh Tamiang
- Ho3: Income does not have a positive and significant effect on the decision of muzakki to pay zakat mal in baitul mal Aceh Tamiang

Ha4: Religiosity, knowledge, and Income simultaneously have a positive and significant effect on the decision of muzakki to pay zakat mal in baitul mal Aceh Tamiang.

Ho4: Religiosity, knowledge, and Income simultaneously have no positive and significant effect on the decision of muzakki to pay zakat mal in baitul mal Aceh Tamiang.

Page | 57

RESULTS AND DISCUSSION

Validity Test

Based on the results that can be stated, the results of the calculation of r-count are all greater than r-table, namely $df = (n-2)$, namely: $88-2=86$ of 0.213 and $\alpha = 5\%$ significant value <0.05 . this data concludes that all statements on the religiosity variable are valid. The results showed that the variables Religiosity, Knowledge, Income, and decisions were valid with $r\text{-count} > r\text{-table} > 0.213$.

Reliability Test

A research instrument is considered to have good internal consistency or reliability if (Cronbach alpha > 0.6).

Table 1. Reliability Test

NO	Variable	Cronbach Alpha's	Description
1	Religiosity	0,781	Reliable
2	Knowledge	0,840	Reliable
3	Income	0,761	Reliable
4	Decision	0,807	Reliable

Source: Results of data processing SPSS.16 2022

The results show that the variables of Religiosity, knowledge, Income, and decisions are reliable, with the $r\text{-count} > r\text{-table}$ or > 0.213 .

THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

Classical Assumption Test

Table 2. Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test		
N		88
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	2.53517554
Most Extreme Differences	Absolute	.074
	Positive	.041
	Negative	-.074
Kolmogorov-Smirnov Z		.690
Asymp. Sig. (2-tailed)		.727

a. Test distribution is Normal.

Source: Results of data processing SPSS.16 2022

The normality test was carried out through Kolmogorov-Smirnov analysis. It is found that in the Asymp. Sig. (2-tailed) the column is $0.727 > \alpha (0.05)$, so it can be concluded that the data is normally distributed.

Table 3. Multicollinearity Test

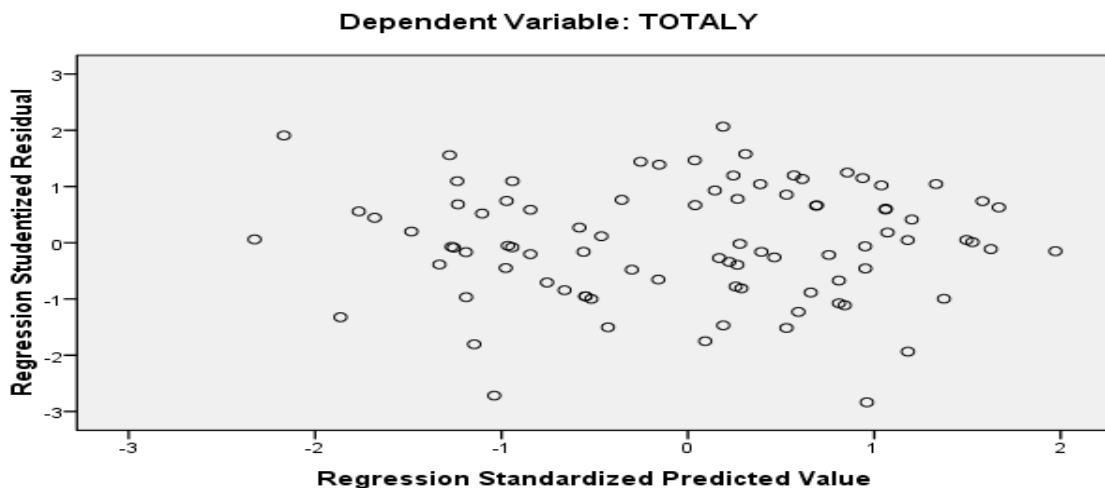
	Coefficients ^a		Collinearity Statistics				
	Unstandardized Coefficients	Standardized Coefficients					
Model	B	Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	12,834	3,515		3,651	0,000		
Religiosity	0,239	0,071	0,266	3,378	0,001	0,758	1,320
Knowledge	0,617	0,113	0,460	5,442	0,000	0,656	1,524
Income	0,307	0,106	0,234	2,906	0,005	0,720	1,390

a. Dependent Variable Decision.

Source: Results of data processing SPSS.16 2022

The multicollinearity test found that all variables have a tolerance value above 1 and a VIF value below 10. So it can be concluded that the regression model in this study does not occur multicollinearity.

Figure 2. Scatterplot Graph



Source: Results of data processing SPSS.16 2022

The heteroscedasticity test found that the points spread randomly above and below the number 0 on the Y-axis. Thus, there is no heteroscedasticity problem, so a good regression model can be fulfilled.

Multiple Linear Analysis Test

Multiple linear regression analysis in this study used the help of the SPSS 16 application:

Table 4. Multiple Linear Regression Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	12,834	3,515		3,651	0,000
Religiosity	0,239	0,071	0,266	3,378	0,001
Knowledge	0,617	0,113	0,460	5,442	0,000
Income	0,307	0,106	0,234	2,906	0,005

a. Dependent Variable Decision.

Source: Results of data processing SPSS.16 2022

$$Y=12,834 + 0,239 X_1 + 0,617 X_2 + 0,307 X_3 + e$$

THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

Based on the results of the equation obtained, the meaning and meaning of the regression coefficient for each variable of the decision to issue Zakat maal can be explained as follows:

Page | 60

- a. The constant value is 12.834. This means that the value of the muzakki decision variable (Y) is 12.834 with the assumption that if the independent variables, namely Religiosity, Knowledge, and Income, are fixed or constant, the muzakki decision to pay maal Zakat will increase by 12.834 one unit.
- b. Suppose the Religiosity variable (X1) has a variable change of 1 unit. In that case, there is an increase in the decision of muzakki to pay maal Zakat by 0.239 one unit with the assumption that other variables are fixed or constant.
- c. Suppose the Knowledge variable (X2) changes by 1 unit. In that case, there will be an increase in the decision of muzakki to pay maal Zakat by 0.617 one unit, assuming other variables are fixed or constant.
- d. If the Income variable (X3) changes by 1 unit, there will be an increase in the decision of muzakki to pay maal Zakat by 0.307 one unit, assuming other variables are fixed or constant.

Hypothesis Test

Table 5. F test

ANOVA ^b					
	Model	Sum of Squares	Df	Mean Square	F
1	Regression	861.284	3	287.095	43.129
	Residual	559.159	84	6.657	
	Total	1420.443	87		

Source: Results of data processing SPSS.16 2022

Based on the results obtained, the influence of the independent variables (X) simultaneously or as a whole affects the dependent variable (Y). This can be seen from the F-count of $43,129 > 2.70$ with a significance of $0.000 < 0.05$. so it can be concluded that the independent variables of Religiosity (X1), Knowledge (X2), and Income (X3) simultaneously have a significant effect on the Muzakki Mebayar Zakat Maal (Y) decision variable.

Table 6. The t-test

Model	Coefficients ^a					Page 61
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	t	Sig.	
1 (Constant)	12,834	3,515		3,651	0,000	
Religiosity	0,239	0,071	0,266	3,378	0,001	
Knowledge	0,617	0,113	0,460	5,442	0,000	
Income	0,307	0,106	0,234	2,906	0,005	

a. Dependent Variable Decision.

Source: Results of data processing SPSS.16 2022

Based on the results obtained, $t\text{-table} = 88-3-1 = 84$, with a significance of 5%: $2 = 0.025$. then searched for the distribution of $t\text{-table}$ values, the $t\text{-table}$ value is determined to be 1.985. The results of partial hypothesis testing through the t-test obtained $t\text{-count}$ based on the coefficient value, which can be seen in the table above show that:

- Test the effect of the Religiosity variable (X1). From the results of the calculation, it is known that H_0 is rejected and H_a is accepted because the $t\text{-count} > t\text{-table}$ value is $3.378 > 1.985$ with a significance value of $0.000 < 0.05$. Thus it means that partially the Knowledge variable (X1) has a significant effect on the Muzakki Decision to Pay Zakat (Y).
- Test the effect of the Knowledge variable (X2). From the calculation results, it turns out that H_0 is rejected and H_a is accepted because the $t\text{-count} > t\text{-table}$ value where $5.442 > 1.985$ with a significance value of $0.000 < 0.05$. Thus, it means that partially the Religiosity variable (X2) significantly affects the Muzakki Decision to Pay Zakat (Y).
- Test the effect of the Income variable (X3) $t\text{-count}$ value $< t\text{-table}$ where $2.906 > 1.985$ with a significance value of $0.001 < 0.05$. Then H_a is accepted, and H_0 is rejected. In other words, partial Income (X3) significantly affects the Decision of Muzakki to Pay Zakat (Y).

THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

Table 7. Determinant R^2 Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.779 ^a	.606	.592	2.580	1.935

a. Predictors: (Constant), Pendapatan, Religiusitas, Pengetahuan

b. Dependent Variable: Keputusan

Source: Results of data processing SPSS.16 2022

The percentage of the influence of the independent variables on the dependent variable indicated by the simultaneous coefficient of determination (Adjusted R square) is 0.592. This means that the relationship between the dependent variable, namely the Muzakki Decision to Pay Maal Zakat (Y), is influenced by the independent variables of Religiosity (X1), Knowledge (X2), and Income (X3) by 59.2% while other factors influence the remaining 40.8%.

The variables in this study consist of independent variables, namely Religiosity, Knowledge, and Income on Muzakki's Decision to Pay Maal Zakat. Then to see the partial effect of each independent variable on the dependent variable, the t-test is carried out using the SPSS 16 for Windows application, which is as follows:

The results of this study indicate that there is an influence of Religiosity on public interest in issuing professional Zakat. This is evidenced by the statistical results of the t-test for the physical evidence variable with a t-value of 3.378 with a significant value smaller than 0.05 (0.000 < 0.05), and the regression coefficient value has a positive value of 0.239.

The influence of the religiosity variable on the behavior of paying zakat supports several previous studies, for example (Faisal, 2020; KAMAL, 2022; Kamal, 2016; Safwan, 2021; Zulfison, Puspita, & Tyanto, 2020). This study predicts that if the level of religiosity in society increases in the future, it is very possible that the zakat collected will also increase.

The results of this study indicate that there is an influence of knowledge on Muzakki's decision to pay Maal Zakat. This is evidenced by the results of the t-test statistics with a t value of 5.442 with a significant value of 0.000 less than 0.05 (0.000 < 0.05), and the coefficient value has a positive value of 0.239. the proven knowledge that influences the behavior of paying zakat strengthens several

previous studies (Aji, Berakon, Muafi, & Kholid, 2019; Aji, Berakon, & Riza, 2020; Safwan Kamal, 2022; Safwan, 2021; Z Muttaqin, 2022; Zulfison et al., 2020) This study predicts that if people's knowledge related to zakat increases, the collection of zakat will also increase.

Based on the results of the study, it can be seen that Income has a significant effect on the decision of Muzakki to pay Maal Zakat. This can be seen from the t-test > t table. This is evidenced by the results of the t-test statistics for the physical evidence variable with a t value of $2.906 > 1.985$ with a significant value greater than 0.05 ($0.002 > 0.05$), and the regression coefficient value has a positive value of 0.307. the influence of income on the behavior of paying zakat supports several previous studies such as (Alam, Mohd, & Hisham, 2011; Farouk, Md Idris, & Saad, 2018), thus if in the future people's income increases, the zakat collected at the baitul mal will increase.

Simultaneously based on the results of the influence table of the independent variable (X) on the dependent variable (Y) shows that the value of the f table is 2.70 with f count $43.129 > 2.70$ with a significance of $0.000 < 0.05$. so it can be concluded that the independent variables consisting of Religiosity (X_1), knowledge (X_2), and Income (X_3) simultaneously or together have a significant influence on the dependent variable or the Muzakki Decision to Pay Maal Zakat (Y).

Based on the results of testing the correlation coefficient and determination, it can be explained that the magnitude of the correlation coefficient (R) of 0.779 is included in the strong relationship category. While Adjust R Square is known to be 0.592, this means the effect of the independent variables (X) consisting of Religiosity, knowledge, and Income simultaneously on the variable Muzakki's Decision to Pay Zakat Maal (Y) is 59.2%. In comparison, the remaining 40.8% is influenced by other variables not included in this study.

CONCLUSIONS

Simultaneously, there is a strong relationship and significant effect between the variables of Religiosity, knowledge, and Income on the Decision of Muzakki to Pay Maal Zakat at Baitul Mal Aceh Tamiang Regency. Partially, the religiosity variable has a significant effect and is positively related to the decision of Muzakki to pay Maal Zakat at Baitul Mal Aceh Tamiang Regency. In the religiosity variable, the awareness that wealth is entrusted by Allah SWT so that some of the wealth is

THE INFLUENCE OF RELIGIOSITY

Syahri Ramayani, T.Saipul Hadi, Muhammad Uzair Zulkifly

issued Zakat significantly influences this variable in realizing gratitude for the assets owned.

Partially, the knowledge variable has a significant effect and is positively related to the Muzakki Decision to Pay Maal Zakat at Baitul Mal Aceh Tamiang

Page | 64 Regency. And in the knowledge variable, public awareness of Zakat's benefits significantly influences this variable. Partially, the income variable significantly affects Muzakki's decision to pay Maal Zakat at Baitul Mal Aceh Tamiang Regency. As well as on the wage/salary income variable has a significant influence on this variable.

POLICY RECOMMENDATIONS

For future research regarding the relationship between Religiosity, Knowledge, and Income and Muzakki's Decision to Pay Zakat Maal at Baitul Mal Aceh, Tamiang District, it is suggested to include additional complex variables into the model. The number of respondents and characteristics must also be increased to represent the wider community, such as in Aceh Tamiang Regency. Qualitative research also needs to be carried out so that the complexity of the research results is expected to be more significant in estimating and explaining the effect of Religiosity, knowledge, and Income on Muzakki's decision to pay Maal Zakat at Baitul Mal Aceh Tamiang Regency.

For the Muslim community, in particular, to further improve skills so that the level of Income earned is also qualified and supports one of the album minannas worship such as Zakat. this research has implications for Baitul Mal to increase the collection of Zakat funds and increase the awareness of the muzakki in Aceh Tamiang Regency about the importance of paying Zakat

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Page | 66

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Page | 69