QUESTIONING THE INFLUENCE OF RELIGIOSITY, SOCIAL CONCERN, AND COMMUNITY INCOME ON THE INTENTION OF PAYING ZAKAT AT BAZNAS

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Abstract: The purpose of this study is to prove whether there is an influence of religiosity, social care, and income on interest in tithing through BAZNAS and to prove the knowledge's role of zakat as an intervening variable. This research was conducted on Bogor City residents who pay Zakat Maal and Zakat Fitrah at BAZNAS Bogor City. This research used a mixed method and used questionnaires and interviews as the data collection. By using SEM-PLS as data processing, the results showed that religiosity and income variables had no effect while social care and knowledge of zakat had an influence on interest in zakat through BAZNAS, and knowledge of zakat could mediate the effect of social concern and income but it could not mediate the effect of religiosity interest in zakat through BAZNAS. The quantitative data is supported by the results of interviews with two informants.

Abstrak: Tujuan penelitian ini guna membuktikan apakah terdapat pengaruh religiusitas, kepedulian sosial, dan pendapatan terhadap minat dalam berzakat melalui BAZNAS serta membuktikan peran pengetahuan zakat sebagai variabel intervening. Penelitian ini dilakukan pada masyarakat Bogor yang membayar Zakat Mal dan Fitrah di BAZNAS Kota Bogor. Jenis penelitian ini menggunakan metode campuran *(mixed method)* dengan penyebaran kuesioner dan wawancara sebagai alat pengumpulan data. Dengan menggunakan SEM-PLS sebagai olah data, hasil penelitian menunjukan bahwa variabel religiusitas, kepedulian sosial dan pendapatan tidak memiliki pengaruh sedangkan variabel pengetahuan zakat memiliki pengaruh terhadap minat berzakat melalui BAZNAS, serta pengetahuan zakat dapat memediasi pengaruh kepedulian sosial dan pendapatan namun tidak dapat memediasi pengaruh religiusitas terhadap minat zakat melalui BAZNAS.

Keywords: religiosity, social care, income, zakat knowledge, SEM-PLS.

Introduction

Indonesia, with a population of over 231 million people (86.7% of the total population), holds the distinction of having the largest Muslim population in the world. This significant demographic establishes Indonesia as a promising hub for Zakat, Infaq, and Alms (ZIS/Zakat, Infaq, Shadaqah) activities. Based on data from BAZNAS, the potential of zakat funds in Indonesia has been steadily increasing year after year. However, the funds raised are not commensurate with the existing potential and the realization of zakat is still far from expectations. In 2019, the potential for zakat is 233.8 trillion IDR, but the realization was only 10.2 trillion IDR. In 2020 the potential is 327.6 trillion IDR with a realization of 71.4 trillion IDR.[1]

Such unequal conditions occur at almost all levels, from national to regional (provincial and district/city),[2] and Bogor City is no exception. For example, in 2018 the receipt of ZIS funds in Bogor amounted to 12.1 billion IDR. Likewise, in 2022 the potential for zakat receipts in Bogor City is 120 billion IDR and the realization is only 6 billion IDR.[3] This is not comparable to the population in Bogor City, which is predominantly Muslim.[4] There are many factors that affect a person's interest to spend money for ZIS. Crow and Crow explained that interest can be related to the energy of motion that pressures us to tend or feel attracted to people, goods, or activities or can be in the form of effective and efficient experiences that are stimulated by the activity itself. Interest can be influenced by two factors, such as intrinsic and extrinsic.[5]

To provide this research, the writer reviewed some previous related studies on the themes above and divided them into two groups. First, intrinsic factors have an influence. Second, intrinsic factors have no influence. Syafira et al. found that intrinsic factors, including religiosity, trust, interest, and reputation, significantly influence the interest of Muzakki (those who are obligated to pay zakat) in distributing zakat.[6] These variables

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[1] The report on the potential and implementation of zakat in Indonesia can be viewed at Puskas BAZNAS, *Outlook Zakat Indonesia 2022* (Jakarta: BAZNAS, 2022).

[2] See Saparuddin Siregar, "Problematika Fundraising Zakat: Studi Kasus BAZNAS Di Sumatera Utara," *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 40, no. 2 (2016): 247–66, doi:10.30821/miqot.v40i2.299.

[3] Linna Susanti, "Baznas Bogor Target Peningkatan 10 Persen Penerimaan Zakat," *Antara Megapolitan*, 2022.

[4] Widyarini and Wahyu Yuliana, "Faktor Pengaruh Minat Membayar Zakat Mal; Studi Pada LAZ Baitul Mal MJK Di Yogyakarta," *Az Zarqa'* 11, no. 2 (2019): 267–313.

[5] Nur Farhana Mohd Yusoff and Mohd Shukri Hanapi, "The Muzakki's Compliance to Pay Income Zakat at the Kelantan Islamic and Malay Customs Council (MAIK): An Analysis of the Influencing Factors," *Sains Humanika* 8, no. 3–2 (2016): 93–99, doi:10.11113/sh.v8n3-2.969.

[6] Fadillah Nur Syafira, Ririn Tri Ratnasari, and Shafinar Ismail, "The Effect of Religiosity and Trust on Intention to Pay in Ziswaf Collection through Digital Payments," *JEBIS: Jurnal Ekonomi Dan Bisnis Islam* 6, no. 1 (2020): 98–115; Eldiana Purwadani and Ahmad Ajib Ridlwan, "Millennial Intention to Pay Zakat: The Effect of Religiosity and Attitudes," *Ziswaf: Jurnal*

positively impact people's willingness to contribute zakat, which plays a crucial role in fostering trust in zakat institutions. However, it is worth noting that in other studies, the influence of intrinsic factors on zakat payment interest may vary and, at times, show no significant effect. Meanwhile, the research conducted by Dede Mirawati et al. show that intrinsic variables such as religiosity, trust, and income have no effect on people paying zakat. The research findings suggest that intrinsic factors exhibit distinct characteristics in each region, and their influence is contingent upon the social conditions of the respective communities.[7] Thus, it can be concluded that these intrinsic factors vary based on the specific context and social circumstances of each region.

Intrinsic factors include religiosity, trust, income, or one's concern because these factors arise from each individual. While extrinsic factors include reputation, service, or the environment. The phenomenon currently developing in society is many Muzakkis paid their zakat obligations directly to Mustahiq (not through BAZNAS). This is likely to occur because not all Muzakkis understand the purpose of establishing through BAZNAS,[8] or because the rules are not strict so that Muzakkis are not encouraged to pay zakat through official institutions.[9]

The imbalance condition between potential and realization is interesting to research in order to get a more definite answer about the factors caused. This is what prompted

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Zakat Dan Wakaf 9, no. 1 (2022): 73; Zakat Perniagaan et al., "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior," *Jurnal Pengurusan* 34 (2012): 3–10; Nur Adilla, Yenni Samri Julianti Nasution, and Sugianto Sugianto, "The Influence of Religiousity and Income on Zakat Awareness and Interest in Paying Zakat," *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* 4, no. 1 (2021): 62–76; Puguh Kharisma and Prabowo Yudo Jayanto, "Faktor-Faktor Yang Mempengaruhi Minat Menggunakan E-Zakat Dalam Membayar Zakat, Infaq, Dan Sedekah," *AKSES: Jurnal Ekonomi Dan Bisnis* 16, no. 1 (2021); Dian Fitria Handayani, Ade Elsa Betavia, and Dewi Pebriyani, "Apakah Religiusitas, Gender, Dan Tingkat Pendidikan Berpengaruh Pada Pembayaran Zakat?," *Jurnal Akuntansi Universitas Jember* 20, no. 1 (2022): 33–45; Eka Destriyanto Pristi and Fery Setiawan, "Analisis Faktor Pendapatan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Dalam Membayar Zakat Profesi," *Jurnal Analisis Bisnis Ekonomi* 17, no. 1 (2019): 32–43, doi:10.31603/bisnisekonomi.v17i1.2740; Fery Setiawan and Anton Agus Setyawan, "Pengaruh Religiusitas, Kepercayaan Dan Reputasi Terhadap Minat Muzakki Dalam Membayar Zakat Profesi (Studi Kasus Di Kabupaten Ponorogo)" (Universitas Muhammadiyah Surakarta, 2017).

[7] Dede Mirawati, Zaini Abdul Malik, and Mohamad Andri Ibrahim, "Analisis Faktor-Faktor Yang Mempengaruhi Minat Membayar Zakat Profesi Karyawan RSUD Tanjungpandan Belitung," *Prosiding Hukum Ekonomi Syariah*, 2018, 574–81; Aditya Surya Nugroho and Ahmad Nurkhin, "Pengaruh Religiusitas, Pendapatan, Pengetahuan Zakat Terhadap Minat Membayar Zakat Profesi Melalui Baznas Dengan Faktor Usia Sebagai Variabel Moderasi," *Economic Education Analysis Journal* 8, no. 3 (2019): 955–66, doi:10.15294/eeaj.v8i3.35723; Widyarini and Yuliana, "Faktor Pengaruh Minat Membayar Zakat Mal; Studi Pada LAZ Baitul Mal MJK Di Yogyakarta."

[8] Atmo Prawiro and Ahmad Khoirul Fata, "Optimalisasi Peran Lembaga Zakat Dalam Mewujudkan Keadilan Sosial-Ekonomi," *Al-Buhuts* 16, no. 1 (2020): 80–98.

[9] Mustofa and Ahmad Khoirul Fata, "Zakat and Tax; From the Synergy to Optimization," *Al-Ulum* 15, no. 1 (2015): 43, doi:10.30603/au.v15i1.171.

the writer to conduct this research. To enhance focus and direction, the main issue examined in this research is "the extent of the influence of religiosity, social concern, and income on the interest in paying zakat through BAZNAS." BAZNAS was chosen as the research object because this institution represents the government's Zakat Management Organization (OPZ) and the largest Zakat Management Organization in Indonesia. [10] The writer chose Bogor City as the research location is because BAZNAS Bogor City has social, health, educational, and religious programs and it all can run well (Interview with M. Yusuf Kabid Zakat and Wakaf Bogor City on September 2022). Thus, the Bogor City Human Development Index (IPM) in 2021 was 76.59%, and in 2022 was 77.17%.[11] Also, the people of Bogor City have an extraordinary Muslim population increasing in a total 4.607.713 people.[12] Based on this data, it can be understood that the knowledge of the religiosity of the people of Bogor City is appropriate or can represent cities in Indonesia in the management of their Zakat.

Literature Review

Zakat represents a fundamental pillar of Islam, encompassing the act of giving a designated portion of one's wealth to those who are entitled to receive it, as mandated by Allah SWT.[13] It is a compulsory duty for eligible Muslims who fulfill the specified criteria. The obligation of zakat is explicitly mentioned in the Quran, specifically in Surah al-Tawbah, verse 103: "*Collecting zakat from their wealth serves the purpose of cleansing and purifying their assets through the act of giving zakat. Additionally, offering prayers for those who pay zakat brings them true tranquility. Allah, being all-hearing and all-knowing, is aware of these actions and their intentions.*"

Zakat is believed to be a solution to reduce poverty. [14] However, in some Muslim

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[10] Yoghi Citra Pratama, "Peran Zakat Dalam Penanggulangan Kemiskinan (Studi Kasus: Program Zakat Produktif Pada Badan Amil Zakat Nasional)," *Tauhidinomics: Journal of Islamic Banking and Economics* 1, no. 1 (2015): 93–104; Prawiro and Fata, "Optimalisasi Peran Lembaga Zakat Dalam Mewujudkan Keadilan Sosial-Ekonomi."

[11] BPS Kota Bogor, "Indeks Pembangunan Manusia Kota Bogor," *BPS Kota Bogor*, 2023.

[12] BPS, "Jumlah Penduduk Agama Yang Dianut," *BPS Jabar*, 2023.

[13] Tim Penyusun Kementrian Agama RI, *Panduan Zakat Praktis* (Jakarta: Kemenag, 2013), 13; Ridwan Nurdin, "Pengelolaan Zakat Di Aceh Pasca Deklarasi Syariat Islam," *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 35, no. 1 (2011): 129–43, doi:http://dx.doi.org/10.30821/miqot.v35i1.135.

[14] Isahaque Ali and Zulkarnain A. Hatta, "Zakat as a Poverty Reduction Mechanism Among the Muslim Community: Case Study of Bangladesh, Malaysia, and Indonesia," *Asian Social Work and Policy Review* 8, no. 1 (2014): 59–70, doi:https://doi.org/10.1111/aswp.12025; Zulfikar Hasan, "Distribution Of Zakat Funds To Achieve SDGs Through Poverty Alleviation In Baznas Republic Of Indonesia," *AZKA: International Journal of Zakat & Social Finance* 1, no. 1 (2020): 24–43, doi:https://doi.org/10.51377/azjaf.vol1no01.7; Hisham Handal Abdelbaki, "The Impact of Zakat on Poverty and Income Inequality in Bahrain," *Review of Integrative Business & Economics Research* 2, no. 1 (2013): 133–54.

countries, this has not been realized. One of the reasons is the lack of cooperation and coordination between the government and zakat management institutions. [15] In the context of Indonesia, one of the main reasons is the absence of clear regulations that mandate muzakki (those who are obligated to pay zakat) to pay zakat[16]and the lack of trust in zakat management institutions, [17] partly due to transparency issues. [18]

In practice, there are various motivations for people to pay zakat. A study conducted by Haji-Othman et al. on UNISHAMS employees revealed various motivations for paying zakat, namely fulfilling religious obligations, knowledge about zakat, and helping the poor. [19] Among these motivations, research conducted by Cokroadisumarto and Zainuddin stated that religious awareness is the most important factor influencing someone to pay zakat. They also found the significant role of religious figures in building awareness of zakat payment.[20] These findings are supported by research conducted by Jazuli et al. in West Java Province.[21]

Studies on the factors driving individuals to pay zakat have been conducted by many scholars. In addition to the study conducted by Haji-Othman et al. mentioned earlier, a similar study was also conducted by Nur Adilla et al. In their study, Adilla et al. revealed that religious motivation and income level are the main motivations for paying zakat in the city of Medan.[22] These findings are supported by the research of Amelia and Jamilah in the city of Tangerang.[23] If the aforementioned studies uncover the motivating factors for people to pay zakat, then the research conducted by Perbawa and Abdullah

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[15] Ali and Hatta, "Zakat as a Poverty Reduction Mechanism Among the Muslim Community: Case Study of Bangladesh, Malaysia, and Indonesia."

[16] Mustofa and Fata, "Zakat and Tax; From the Synergy to Optimization."

[17] Djawahir Hejjaziey, "Zakat Sebagai Sumber Investasi," *Al-Iqtishod* 3, no. 2 (2011): 209–26.

[18] Halimah Assa'diyah and Sigit Pramono, "Kenapa Muzakki Percaya Kepada Lembaga Amil Zakat?," *Jakis* 7, no. 1 (2019): 81–100, doi:https://doi.org/10.35836/jakis.v7i1.68.

[19] Yusuf Haji-Othman, Mohd Sholeh Sheh Yusuff, and Mohd Farid Abd Latib, "Motivations for Paying Income Zakat among UniSHAMS' Employees," *International Journal of Academic Research in Business and Social Sciences* 8, no. 10 (2018): 619–28, doi:http://dx.doi.org/10.6007/IJARBSS/v8-i10/4768.

[20] Mislan Cokrohadisumarto and Widiyanto bin Zaenudin, "Community Compliance Model in Paying Zakat An Empirical Approach.," *Turkish Journal of Islamic Economics* 9, no. 2 (2022): 1–23.

[21] Zoji Jazuli, Tatik Mariyanti, and Yuswar Zainul Basri, "The Role Of Religiosity As A Moderation Of Antecedents To Paying Zakat In West Java Province," *Journal of Namibian Studies* 33, no. 2 (2023): 5420–35, doi:https://doi.org/10.59670/jns.v33i.1526.

[22] Adilla, Nasution, and Sugianto, "The Influence of Religiousity and Income on Zakat Awareness and Interest in Paying Zakat."

[23] Silvia Amelia and Siti Jamilah, "The Influence of Income Level, Religiosity, and Social Environment on Muzakki's Decision to Pay Zakat," *Jurnal Ekonomi Trisakti* 2, no. 1 (2022): 15–28, doi:https://doi.org/10.25105/jet.v2i1.13552.

reveals the motivating factors for muzakki (those who are obligated to pay zakat) to pay zakat through BAZNAS. According to them, the main factors that motivate muzakki to pay zakat through BAZNAS are income, religious awareness, and the credibility of zakat management institutions.[24]

The research conducted by Perbawa and Abdullah intersects with the study we conducted, as both studies examine the reasons that motivate muzakki to pay zakat through BAZNAS. The difference is that Perbawa's research was conducted earlier (in 2016) with the research location at the central BAZNAS, while our study was conducted at the regional BAZNAS. With this fact, it can be stated that our research serves as a confirmation of Perbawa and Abdullah's findings, while also providing an update on their research conducted several years ago (in 2016).

Our study utilizes the Theory of Planned Behavior as it provides an explanation that intention is the primary factor influencing an individual's behavior (Ajzen, 1991). In this study, when considering the three factors outlined in the Theory of Planned Behavior (TPB), namely having a positive attitude towards paying zakat, receiving support from the social environment, and experiencing ease in the process of zakat payment, it can be observed that these factors collectively contribute to an individual's intention and subsequently increase their interest in fulfilling the obligation of zakat.

The variables in this study are related to the theory that the religiosity factor is a factor that can influence a person's actions in determining something. According to Pristi and Setiawan,[25] the variable belief in religion is a factor in Muzakki's intention to fulfill zakat obligations through institutions. Another research was conducted by Susanti who stated the variable of religiosity holds significant value in shaping the inclination of people to fulfill zakat payment obligations through institutions.[26] In addition, someone will be motivated to spend zakat through BAZNAS with a sense of caring for each other. According to M Muda et al., in Nasution et al., the social care factor for each individual has the highest value in indicating that the majority of people pay zakat due to this factor. This can be interpreted that there is awareness within oneself to help each others are still low.[27]

In TPB, the factor of income can impact an individual's intention to engage in a particular action. The level of income a person possesses will influence their decision to contribute zakat through an institution. According to Setiawan's research, the income variable positively influences people's interest in tithing.[28] Also same with the research that

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[24] Arip Perbawa and Hjh Abdullah, "Determinant Factors of Awareness for Paying Zakat on Baznas, Indonesia," *SSRN Electronic Journal* June 22 (2016), doi:10.2139/ssrn.2799446.

[25] (2019)

[26] Susanti, "Baznas Bogor Target Peningkatan 10 Persen Penerimaan Zakat."

[27] Adilla, Nasution, and Sugianto, "The Influence of Religiousity and Income on Zakat Awareness and Interest in Paying Zakat."

was conducted Siswantoro, that the income variable has a positive impact on individuals' interest in fulfilling their zakat obligations.[29] Hence, individuals with higher income levels tend to exhibit a greater interest in contributing towards zakat.

The possession of knowledge about zakat is another intrinsic factor that impacts an individual's inclination to give zakat. According to Natoatmodjo, in Makhmudah, knowledge is the result of knowing someone who has sensed a particular object.[30] In Islam knowledge is termed *al-'ilm*, which has two meanings, such as knowledge that comes from the revelation of Allah SWT which was sent down with the aim of getting to know Him and knowledge that is achieved from each individual through rational experience or intuition,[31] the knowledge factor of zakat explains that each individual has different knowledge that can direct a person to behave. Then the curiosity that exists in a person can also add to the person's zakat knowledge, so it will influence someone in making a decision.[32] In this research, the variable of zakat knowledge serves as a factor that can influence the independent variables on the dependent variable.

Methodology

The research employed a mixed-method approach, incorporating both quantitative and qualitative methods. The population in this study is the Bogor Muslim community, the sample is 100 respondents using the Slovin formula with an error rate of 10%. The writer used purposive sampling as the sampling technique, which is a technique used for determining samples with certain considerations or by selecting specifically.[33] This research

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[28] Pristi and Setiawan, "Analisis Faktor Pendapatan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Dalam Membayar Zakat Profesi."

[29] "Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat," *Simposium Nasional Akuntansi XIX* 1, no. 4 (2016): 308–15.

[30] Siti Makhmudah, "Hakikat Ilmu Pengetahuan Dalam Perspektif Modern Dan Islam," *Al-Murabbi: Jurnal Studi Kependidikan Dan Keislaman* 4, no. 2 (2017): 202–17, doi:10.53627/jam.v4i2.3173.

[31] Selvia Berlian and Dian Pertiwi, "Pengaruh Tingkat Pengetahuan Dan Religiusitas Terhadap Kesadaranmasyarakat Dalam Membayar Zakat Hasil Pertanian Di Desa Terate Kecamatan Sirah Pulau Padang Kabupaten Ogan Komering Ilir," *I-Philanthropy: A Research Journal On Zakat And Waqf* 01, no. 01 (2021): 35–52; Ahmad Khoirul Fata, "Membangun Sains Berbasis Iman," in *Annual International Conference on Islamic Studies (AICIS) XVIII* (Surabaya, 2012), 2056–72, http://digilib.uinsby.ac.id/id/eprint/7603.

[32] Nugroho and Nurkhin, "Pengaruh Religiusitas, Pendapatan, Pengetahuan Zakat Terhadap Minat Membayar Zakat Profesi Melalui Baznas Dengan Faktor Usia Sebagai Variabel Moderasi."

[33] Sandu Siyota and M. Ali Sodik, *Dasar Metodologi Penelitian*, ed. Ayup (Literasi Media Publishing, 2015), 21.

used a primary data with data collection that used questionnaires and interviews. The research method employed the structural equation modeling (SEM) technique with the partial least squares (PLS) method. The data analysis was conducted using SmartPLS version 3.3.9 software.

Results and Discussion

Outer Model

Figure 1. Loading Factor Value
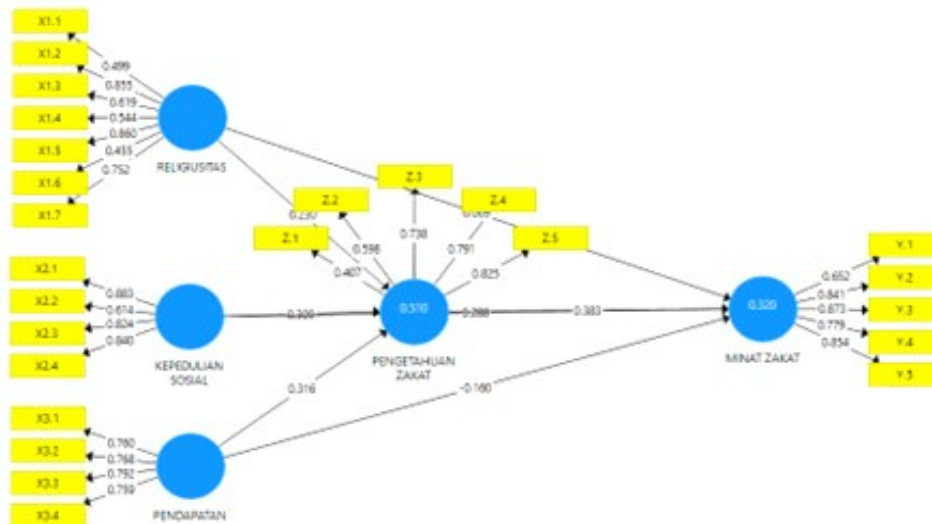
From the picture above there are several indicators <0.70, namely on indicators X1.1, X1.3, X1.4, X1.6, X2.2, Z.1, Z.2, and Y.1 which means these indicators must be removed and retested. After removing several indicators, new results are obtained where the factor loading value for each indicator is > 0.70, hence, it can be concluded that the indicators utilized in this model have successfully met the criteria for the convergent validation test.

Table 1. *AVE Value* (*Average Variant Extracted*)

Variable	Kriteria	AVE
Religiosity (X1)		0.757
Sosial Care (X2)		0.736
Income (X3)	**> 0,50**	0.589
Zakat knowledge (Z)		0.657
Interest in zakat (Y)		0.710

From the table above, it is evident that the AVE (Average Variant Extraced) value for all variables has a values of > 0.50 which is in accordance with predetermined criteria so that research can proceed to the next part.[34]

Table 2. Cross Loading

Indicator	X1	X2	X3	Z	Y
X1.2	0.880	0.628	0.410	0.541	0.356
X1.5	0.885	0.498	0.361	0.406	0.307
X1.7	0.845	0.440	0.552	0.455	0.221
X2.1	0.456	0.906	0.461	0.664	0.520
X2.3	0.585	0.787	0.522	0.496	0.420
X2.4	0.552	0.877	0.359	0.586	0.454
X3.1	0.530	0.497	0.772	0.615	0.336
X3.2	0.264	0.302	0.749	0.333	0.139
X3.3	0.306	0.372	0.788	0.351	0.119
X3.4	0.314	0.321	0.761	0.347	0.093
Z.3	0.380	0.338	0.416	0.755	0.403
Z.4	0.442	0.722	0.588	0.841	0.439
Z.5	0.496	0.538	0.394	0.833	0.461
Y.2	0.298	0.373	0.140	0.308	0.826
Y.3	0.271	0.378	0.155	0.491	0.878
Y.4	0.325	0.594	0.354	0.517	0.809
Y.5	0.260	0.440	0.195	0.441	0.856

To assess discriminant validity, one criterion involves examining the cross-loading values of each indicator variable being measured. The cross-loading value on an indicator variable should surpass those of other latent variables. Based on the provided table, the cross-loading values meet the criteria, indicating that all indicators are valid.

Table 3. Composite Realibility dan Cronbach's Alpha

Variable	Composite Realibility	Cronbach's Alpha
Religiosity (X1)	0.903	0.841
Sosial care (X2)	0.893	0.820
Income (X3)	0.852	0.788
Zakat knowledge (Z)	0.851	0.742
Interest in Zakat (Y)	0.907	0.866

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[34] Ringle et al., 2014)

The reliability test involves evaluating the composite reliability and Cronbach's alpha values of each variable. A variable can be considered reliable when the composite reliability and Cronbach's alpha values exceed 0.70.[35] From the table above, the values of all variables can be declared to have filled the requirements. Therefore, it can be said that all the variables in this study have the appropriate level of reliability.

Inner Model

Table 4. R-Square Value

Variable	R-Square
Zakat knowledge (Z)	0.549
Interest in Zakat (Y)	0.359

The R-Square value is a statistical measure used to determine the extent to which the independent variable can account for the dependent variable. The R-Square value is categorized into three groups: weak model (0.1-0.3), moderate model (0.3-0.6), and strong model (0.6-1.0).[36] Based on the table above, the variables of zakat knowledge and interest exhibit R-Square values of 0.549 and 0.359 respectively, indicating that the model in this study can be categorized as moderate.

Indirect Influence Evaluation

Table 5. Direct Effect and Indirect Effect T-Statistic Values

Variable	T-Statistics	P- Value
Religiosity → Interest in Zakat	0.112	0.911
Sosial care → Interest in Zakat	3.144	0.002
Income → Interest in Zakat	1.594	0.111
Religiosity → Zakat knowledge	1.097	0.273
Sosial care → Zakat knowledge	4.832	0.000
Income → Zakat knowledge	4.165	0.000
Zakat knowledge → Interest in zakat	2.901	0.004
Religiosity → Zakat knowledge → Interest in zakat	0.951	0.342
Sosial care → Zakat knowledge → Interest in zakat	2.573	0.010
Income → Zakat knowledge → Interest in zakat	2.252	0.025

The assessment of indirect effects seeks to ascertain and analyze the strength of the rel

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[35] Agus Rifai, "Partial Least Square-Structural Equation Modeling (PLS-SEM) Untuk Mengukur Ekspektasi Penggunaan Repositori Lembaga: Pilot Studi Di UIN Syarif Hidayatullah Jakarta," *Al-Maktabah* 14, no. 1 (2015): 56–65.

[36] Marko Sarstedt, Christian M Ringle, and Joseph F Hair, *Handbook of Market Research*, *Handbook of Market Research*, 2020, 36, doi:10.1007/978-3-319-05542-8.

The assessment of indirect effects seeks to ascertain and analyze the strength of the relationship between intervening variables by comparing the T-statistics with the critical value from the T-table (1.98). Referring to the provided table, it is evident that the indirect effect value between religiosity and zakat interest through zakat knowledge is statistically insignificant. Therefore, zakat knowledge does not serve as a mediating variable between religiosity and interest. Furthermore, it can be observed that the zakat knowledge variable within this framework does not act as an intervening variable.

The indirect effect of the social concern variable on zakat interest through zakat knowledge is statistically significant, with a T-statistic value of 2.573 > 1.98 and a P-value of 0.010 < 0.05. This indicates that the variable knowledge of zakat acts as a mediator between social concern and interest in zakat. In this construct, the intervening variable is considered partial because the T-statistic value for the indirect effect of social concern on zakat interest through zakat knowledge (X2 '! Z '! Y) is significant, and the T-statistic value for the direct effect of social concern on zakat interest (X2 '! Y) is also significant.

On the other hand, the indirect effect of the income variable on zakat interest through zakat knowledge is statistically significant, with a T-statistic value of 2.252 > 1.98. However, the P-value of 0.025 > 0.05 suggests that the zakat knowledge variable only partially mediates the relationship between income and zakat interest. In this construct, the intervening variable is considered full because the T-statistic value for the direct effect of income on zakat interest (X3 '! Y) is not significant.

Hypothesis Test

Figure 2. Bootstrapping Result

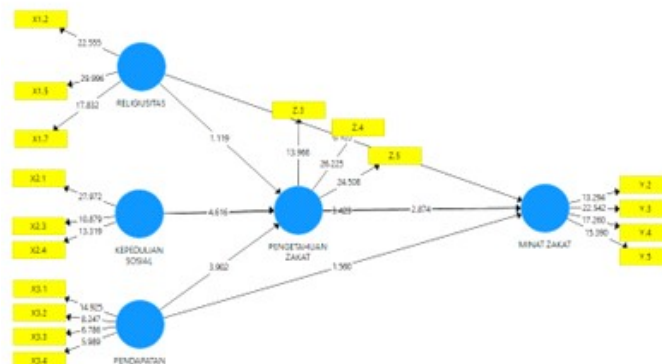Table 6. Bootstrapping Hypothesis Test Value

Variabel	T-Statistics	P- Value
Religiosity → Interest in Zakat	0.112	0.911
Social care → Interest in Zakat	3.144	0.002
Income → Interest in Zakat	1.594	0.111
Zakat knowledge → Interest Zakat	2.901	0.004
Religiosity → Zakat knowledge → Interest in Zakat	0.951	0.342
Social care → Zakat knowledge → Interest in Zakat	2.573	0.010
Income → Zakat knowledge → Interest in Zakat	2.252	0.025

1. The Effect of Religiosity on Zakat Interests. According to the information provided in table 6, the association between religiosity (X1) and interest in zakat reveals a T-value of 0.112, which is lower than the critical T-table value (1.98), and a P-value of 0.911, which is greater than the significance level of 0.05. As a result, H01 is accepted, while Ha1 is rejected. This indicates that there is no significant direct relationship between religiosity (X1) and interest in zakat (Y).

2. The Effect of Social Care on Zakat Interests. According to the provided table 6, it is evident that the relationship between the social care variable (X2) and interest in zakat (Y) demonstrates a T-value of 3.144, which exceeds the critical T-table value of 1.98, and a P-value of 0.002, which is below the significance level of 0.05. As a result, H02 is rejected, and Ha2 is accepted. This indicates that social care (X2) has a significant direct relationship with interest in zakat (Y).

3. The Effect of Income on Zakat Interests. According to the information provided in table 6, the association between the income variable (X3) and interest in zakat (Y) reveals a T-value of 1.594, which is lower than the critical T-table value of 1.98, and a P-value of 0.111, which is greater than the significance level of 0.05. As a result, H03 is accepted, while Ha3 is rejected. This indicates that income (X3) does not have a significant direct relationship with interest in zakat (Y).

4. The Effect of Zakat Knowledge on Zakat Interests. Based on the aforementioned table 6, it is observable that the correlation between the zakat knowledge variable (Z) and interest in zakat (Y) displays a T-value of 2.901, surpassing the critical T-table value of 1.98, and a P-value of 0.004, falling below the significance level of 0.05. The findings indicate the rejection of H04 and the acceptance of Ha4. Hence, it can be concluded that zakat knowledge (Z) has a direct and significant relationship with interest in zakat (Y).

5. The Effect of Religiosity on Zakat Interests Through Zakat Knowledge. Based on table 6 above, it can be seen that the relationship between these variables has a statistical T value of 0.951 < T table (1.98) and a P value of 0.342 > 0.05. On the other hand, H_{05} was accepted and H_{a5} was rejected. It means that religiosity (X1) indirectly has an

insignificant relationship to interest in zakat (Y) with knowledge of zakat (Z) as an intervening variable.

6. The Effect of Social Concern on Zakat Interests Through Zakat Knowledge. Based on table 6 above, it can be seen that the relationship between these variables has a statistical T value of 2.573 > T table (1.98) and a P value of 0.010 <0.05. Therefore, H_{06} was rejected and H_{a6} was accepted. It means that social awareness (X2) indirectly has a significant relationship to interest in zakat (Y) with knowledge of zakat (Z) as an intervening variable.

7. The Effect of Income on Zakat Interests Through Zakat Knowledge. Based on table 6 above, it can be seen that the relationship between these variables has a statistical T value of 2.252 > T table (1.98) and a P value of 0.025 <0.05. The result showed H_{07} was rejected and H_{a7} was accepted. It means that income (X3) indirectly has a significant relationship to interest in zakat (Y) with knowledge of zakat (Z) as an intervening variable.

The Effect of Religiosity on the Bogor Community's Interest in Paying Zakat Through BAZNAS

In this study, the findings reveal that religiosity (X1) does not exert a significant impact on the interest of the Bogor community in fulfilling their zakat obligations through BAZNAS (Y). The data analysis demonstrates that the computed T-$_{count}$ (0.112) < T-$_{table}$ value (1.98), accompanied by a non-significant p-value (0.911 > 0.05). These results align with previous research conducted by Nugroho et al.[37] and Tho'in et al.[38] However, it is different from the finding of Setiawan et al. who reported a positive influence of the religiosity variable on Muzzaki's interest in zakat payment.[39] According to Hafidhuddin, cited in Tho'in et al., an individual's level of religiosity can be perceived as their dedication to God, and it plays a role in the successful or unsuccessful collection of zakat.[40]

In this study, qualitative data supports quantitative results, namely, the results from interviews conducted by researchers with one of the BAZNAS members, Mr. Iril Adiyat as

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[37] Nugroho, Aditya Surya, and Ahmad Nurkhin. "Pengaruh Religiusitas, Pendapatan, Pengetahuan Zakat Terhadap Minat Membayar Zakat Profesi Melalui Baznas Dengan Faktor Usia Sebagai Variabel Moderasi." *Economic Education Analysis Journal* 8, no. 3 (2019): 955–66. doi:10.15294/eeaj.v8i3.35723.

[38] Muhammad Tho'in, and Agus Marimin. "Faktor-Faktor Yang Mempengaruhi Minat Muzakki Dalam Membayar Zakat." *Sekolah Tinggi Ilmu Ekonomi AAS Surakarta*, no. September (2019): 89–93.

[39] Fery Setiawan, and Anton Agus Setyawan. "Pengaruh Religiusitas, Kepercayaan Dan Reputasi Terhadap Minat Muzakki Dalam Membayar Zakat Profesi (Studi Kasus Di Kabupaten Ponorogo)." Universitas Muhammadiyah Surakarta, 2017.

[40] Tho'in, and Agus Marimin. "Faktor-Faktor Yang Mempengaruhi Minat Muzakki.

a Head of the Collection Section at BAZNAS Bogor City stated that:

> The factor of faith does not have an impact on Muzzaki's inclination to contribute zakat through BAZNAS. This phenomenon can be attributed to individuals' preference for directly giving zakat to Mustahik (those eligible to receive zakat) and their lack of trust in BAZNAS, which diminishes their interest in channeling zakat through this institution.

This is consistent with what was said by Mr. Malauna Yusuf as a member of Zakat and Waqf Division, Ministry of Religion Bogor City, which stated that:

> When viewed from existing experience, where someone who pays zakat through BAZNAS is not seen from a religious factor, but on the basis of belief. The level of Muzakki's trust in BAZNAS itself is still relatively low. Therefore interest in making zakat payments through BAZNAS is still lacking. In addition, there is the emotional satisfaction of the Muzzaki when channeling their zakat directly to mustahiq and the lack of popularity of BAZNAS among the wider community. in BAZNAS.

Based on the given responses, it can be deduced that there is no relationship between religiosity and interest in Zakat through BAZNAS. The inclination of Muzzaki to pay zakat through BAZNAS does not solely rely on their level of religious devotion, but rather it is influenced by the level of trust they have in the institution itself.

The Effect of Social Concern on the Interests of the Bogor Community in Paying Zakat Through BAZNAS

In this study, the findings reveal that social care (X2) significantly influences the interest of the Bogor community in paying zakat through BAZNAS (Y). The data analysis indicates that the T_{count} > the T_{table} (3.144 > 1.98) with a significance level of 0.002 < 0.05. These results are consistent with a previous study conducted by Fauziah[41] which also found a positive correlation between social care and individuals' interest in paying zakat. Additionally, M Muda, as cited in Nasution (2017), emphasizes that altruism or social care plays a crucial role in influencing people's inclination to fulfill their zakat obligations.

In this study, quantitative data is supported by qualitative data, namely the results of interviews with a Head of the Collection Section at BAZNAS Bogor City who stated that:

> Muzzaki who pay their zakat with us (BAZNAS Bogor City) believe that the zakat funds they provide have helped people who have an economy below average or can be categorized as poor and have been assisted by BAZNAS. We (BAZNAS Bogor City) in terms of the economy usually distribute zakat funds that have been collected by

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[41] Ifat Fauziah, *Dasar-Dasar Akuntansi Untuk Orang Awam Dan Pemula* (Pamulang: Bumi Ilmu, 2019).

providing financial assistance to micro-entrepreneurs who experience a lack of capital due to the Covid-19 pandemic.

Not only that, the result from interview with a member of Zakat and Waqf Division, Ministry of Religion Bogor City also said:

> The public believes that if they issue zakat to BAZNAS, the funds they provide will be widely supported in the sense that they can help people throughout Bogor City who really need funds. This is because BAZNAS and UPZ have programs where there are four programs related to religion, social, health, and education.

It can be concluded from the two informants above that there are still many people who have a high social conscience and they can help the economy of someone who needs it more, which encourages them to pay zakat through BAZNAS.

The Influence of Income on the Bogor Community's Interest in Paying Zakat Through BAZNAS

In this study, the findings indicate that income (X3) does not have a significant impact on individuals' interest in paying zakat through BAZNAS (Y). The statistical analysis revealed that the $T_{count} < T_{table}$ (1.594 < 1.98) with a p-value of 0.111 > 0.05. These results are consistent with previous studies conducted by Mirawati et al.[42] and Kalatidha and Hayati[43] which also found no significant relationship between income and interest in tithing through institutions. However, these findings differ from the research conducted by Nugroho et al.,[44] and Rahmaningtyas et al.[45] which reported a significant influence of the income variable on zakat payment interest.

In this study, quantitative data was supported by qualitative data, namely the results of interviews conducted by a Head of the Collection Section at BAZNAS Bogor City:

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[42] Dede Mirawati, Zaini Abdul Malik, and Mohamad Andri Ibrahim, "Analisis Faktor-Faktor Yang Mempengaruhi Minat Membayar Zakat Profesi Karyawan Rsud Tanjungpandan Belitung," in *Seminar Penelitian Sivitas Akademika UNISBA* (Bandung: UNISBA, 2018), 574–81, doi:http://dx.doi.org/10.29313/syariah.v0i0.10602.

[43] Lintang Kalatidha and Banatul Hayati, "Analisis Minat ASN Membayar Zakat Pada Badan Amil Zakat Nasional Kota Semarang," *Jurnal Ilmiah Ekonomi Islam* 8, no. 2 (2022): 1214–19, doi:10.29040/jiei.v8i2.5219.

[44] Aditya Surya Nugroho, and Ahmad Nurkhin. "Pengaruh Religiusitas, Pendapatan, Pengetahuan Zakat Terhadap Minat Membayar Zakat Profesi Melalui Baznas Dengan Faktor Usia Sebagai Variabel Moderasi." *Economic Education Analysis Journal* 8, no. 3 (2019): 955–66. doi:10.15294/eeaj.v8i3.35723.

[45] Wisudani Rahmaningtyas, Ratieh Widhiastuti, and Minhatul Maula, "Peran Regulasi Pemerintah Dalam Kajian Minat Membayar Zakat Melalui BAZNAZ," *Sains: Jurnal Manajemen Dan Bisnis* 13, no. 1 (2020): 92–107, doi:http://dx.doi.org/10.35448/jmb.v13i1.10114.

The income factor is one of the benchmarks for people to pay zakat through BAZNAS. Those who have large incomes sometimes have high living needs so that they forget their obligations regarding the rights of other people in the income they earn, and those who have large incomes sometimes choose to issue zakat income obligations in their own way.

Not only that, the opinion expressed by Mr. Maulana Yusuf in his interview stated:

The size of the income earned by the community greatly influences their obligation to pay zakat. However, sometimes those who are more affluent in terms of the economy forget the obligation to spend part of their wealth and to distribute zakat to BAZNAS can be categorized as the awareness of each individual.

Thus, from the results of the two interviews above, it can be concluded that each individual's willingness to pay zakat through BAZNAS is not seen from how much income they get, but the awareness of each individual that can influence how interested they are in paying zakat through BAZNAS.

The Influence of Knowledge of Zakat on the Bogor Community's Interest in Paying Zakat Through BAZNAS

This study demonstrates that the knowledge of Zakat (Z) has a significant impact on individuals' interest in paying zakat through BAZNAS (Y). The statistical analysis revealed that the $T_{count} > T_{table}$ (2.901 > 1.98) with a p-value of 0.004 < 0.05. These findings are consistent with previous research conducted by Ali et al.,[46]; Al Ghofiqi (2018); and Rahmaningtyas et al., (2020) which also found that the knowledge of zakat variable influences the interest in paying zakat through an institution.

In this study, quantitative data is supported by qualitative data. The results from interview with a Head of the Collection Section at BAZNAS Bogor City said:

Those who understand knowledge related to zakat tend to choose to pay zakat to BAZNAS because they understand the history of zakat during the time of the Prophet Muhammad SAW by submitting it to amil zakat that is trustworthy and professional, the benefits and objectives of the zakat funds will be conveyed evenly.

It is different from what was conveyed by Mr. Maulana Yusuf who said:

If someone has a deep understanding of Islamic law regarding zakat they choose to pay zakat directly to mustahiq compared to paying it through an institution, in Islamic

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[46] Faizan Ali, Kashif Hussain, Rupam Konar, and Hyeon Mo Jeon, "The Effect of Technical and Functional Quality on Guests' Perceived Hotel Service Quality and Satisfaction: A SEM-PLS Analysis," *Journal of Quality Assurance in Hospitality and Tourism* 18, no. 3 (2017): 354–78, doi:10.1080/1528008X.2016.1230037.

law it can be said to help them people people around you (family, neighbours, etc.) first, then other people you don't know.

From the differences of opinion above, it can be concluded that each individual has a different opinion, they argue according to what they see. The existence of zakat funds really helps the daily lives of those who are underprivelleged and with BAZNAS which is provided by the government is very helpful in distributing zakat funds wisely.

The Effect of Religiosity on Interest in Zakat Through BAZNAS with Zakat Knowledge as an Intervening Variable

In this study, the findings indicate that religiosity (X1) does not exert a significant influence on the interest of the Bogor community in paying zakat through BAZNAS (Y) when considering knowledge of zakat (Z) as an intervening variable. These results differ from the research conducted by Nugraheni (2021), which suggests that religiosity has a significant impact on interest and that knowledge can mediate the relationship between these variables.

The high level of one's religiosity is basically able to encourage someone to gain the knowledge that the excess wealth we have is obligatory to pay zakat. However, knowledge of zakat is not a factor that can influence interest in paying zakat through BAZNAS. They can understand that it is obligatory to issue zakat as explained in the third pillar of Islam, namely zakat, but do not increase interest in paying zakat through BAZNAS.

This research was accompanied by qualitative data, the results from interviews with a Head of the Collection Section at BAZNAS Bogor City said:

A person's faith is their first key in doing all things Allah SWT commands such as prayer, fasting, zakat, and so on. Those who don't pay zakat through BAZNAS does not mean they don't believe, but they do it according to their own emotional beliefs. Because basically everything they do will take place if there is emotional trust in each other and knowledge of zakat cannot change that position.

In line with what was conveyed by Mr. Maulana Yusuf as a member of Zakat and Waqf Division, Ministry of Religion Bogor City, who said that:

Knowledge of zakat in this case does not have a role to change someone's thinking regarding their interest in tithe through BAZNAS. Someone's interest in paying zakat to BAZNAS will arise through their respective awareness.

According to the responses above, it can be inferred that the knowledge of zakat in this study does not act as a mediating factor between the religiosity variable and the interest in zakat.

The Effect of Social Concern on Interest in Zakat Through BAZNAS with Zakat Knowledge as an Intervening Variable

Based on the findings of this study, it can be concluded that social care (X2) has a significant impact on the Bogor community's interest in giving zakat through BAZNAS (Y), with knowledge of zakat (Z) serving as an intervening variable.

In qualitative research, the results of interviews conducted by a Head of the Collection Section at BAZNAS Bogor City stated that:

> A collection of funds originating from the community is currently urgently needed for people who are still lacking in terms of the economy, education, and health. The collection of funds is a form of helping those who have excess assets and abort their obligation to issue zakat. Those (muzzaki) who have high knowledge of zakat will be interested in paying zakat obligations, one of which is through BAZNAS because they know the zakat funds they provide will be right on target and help in terms of social inequality, one of which is in Bogor City.

It is different from the results of interviews conducted by Mr. Maulana Yusuf as a member Zakat and Waqf Division, Ministry of Religion Bogor City said that " *there is no significant relationship between knowledge of zakat and the interest in paying zakat through BAZNAS*" (Yusuf, 2022). However, it should be noted that knowledge of zakat does not alter the impact of the independent variable on the dependent variable.

The conclusion, there is a difference in the results of the interview that the knowledge of zakat can increase one's interest in zakat through BAZNAS, but other opinions say that there is no relation to knowledge of zakat that can change or increase one's interest in paying zakat with BAZNAS. This difference of opinion does not affect the quantitative results due to the direct influence of social care variables on interest in zakat through BAZNAS. Therefore, the knowledge of zakat in this case is a partial intervening variable.

The Effect of Income on Interest in Zakat Through BAZNAS with Knowledge of Zakat as an Intervening Variable

This study showed that income results influence interest in zakat with knowledge of zakat as an intervening variable. Similar to Nugraheni's (2021) research findings, it can be observed that the income variables can be influenced by the mediating role of zakat knowledge.

In this study, income is not a factor that can influence each individual's interest in tithing through BAZNAS. Therefore, the higher one's income level does not affect one's zakat through BAZNAS, with the knowledge of zakat owned by a Muzzaki can change one's mindset in paying zakat through BAZNAS.

In accordance with the results of the interview, a Head of the Collection Section at BAZNAS Bogor City said, "when they understand the knowledge of zakat both in terms of calculation and the benefits received, large or small the income they get, they will not feel reluctant in issuing zakat through BAZNAS because each has different calculations according to the income they get."

However, there is a difference of opinion with that conveyed by Mr. Maulana Yusuf as a member of Zakat and Waqf Division, Ministry of Religion Bogor City said:

> There is no influence between the opinion variable on interest in zakat through BAZNAS, and knowledge of zakat. In this case, cannot turn into an influence between income to tithe interest through BAZNAS, because that can change a person's interest in paying zakat through BAZNAS with an intention that arises from theirself, not with the knowledge they have.

According to the responses above, it can be concluded with a different opinion. One informant argued that knowledge of zakat will be caused a change in one's mindset in paying zakat to BAZNAS, with an understanding related to zakat calculation, they prefer to pay zakat through BAZNAS. Meanwhile, the other informant said that knowledge of zakat has nothing to do with one's interest in deciding on an activity. Hence, this qualitative data has pros and contra to the results of quantitative data, because each individual has different experiences which result in differences in the opinions they convey.

Conclusions

The study concludes that religiosity and income variables do not exert a significant impact, whereas social awareness and knowledge of zakat significantly influence the Bogor community's interest in contributing zakat through BAZNAS. As well as the indirect effect of producing religiosity does not affect the Bogor community's interest in giving zakat through BAZNAS with knowledge of zakat as an intervening variable, so zakat knowledge in this construct is not an intervening variable. Meanwhile, social care and income significantly influence on Bogor community's interest by giving zakat through BAZNAS with knowledge of zakat as an intervening variable. The qualitative data in this study support and strengthen the quantitative results.

Suggestions in research for BAZNAS Bogor City to increase socialization or special approaches which are said to be many local people who do not really understand the benefits of zakat to the distribution of zakat and BAZNAS can introduce the good programs that have been made by BAZNAS. As well as, community participation is a basic thing that is needed for the development of BAZNAZ City / Regency.

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