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## Motivation to paying Zakat: The role of religiosity, Zakat literacy, and government regulations

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### Abstract

*Zakat as an instrument of poverty alleviation, is considered very effective in distributing welfare. However, the reported zakat receipts in Indonesia are still far from the estimated revenue potential. This research examined the factors that motivate the payment of zakat through an official national institution or organization. This quantitative research employed the explanatory method, with data analysis techniques comprising the partial test (t), stimulant test (F), and the coefficient of determination (R<sup>2</sup>). Subsequently, the results indicated that the factors of religiosity, zakat literacy and government regulations simultaneously affect the motivation to pay zakat through a management agency. Partially influencing factors were zakat literacy and government regulations, while religiosity had no effect.*

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### Introduction

Zakat is considered an instrument that can alleviate poverty and minimize inequality in society. Islam guarantees full social security to the poor and their families as a form of persuasion to show kindness to the poor, as well as their rights (Al-Qardawi, 2006). In some countries, citizens who are deemed capable according to Islam are obligated to pay zakat. Some of these countries determine the mechanism of payment, either through zakat management organizations, under the control and supervision of the government, while others provide freedom of payment (Hayati & Putri, 2020; Muthohar, 2019; Ryandono et al., 2021).

In line with the research, it was also found that the credibility of zakat management institutions has a significant influence on obedient behaviour in paying zakat (Annahl et al., 2021; Azman & Bidin, 2015; Mutmainah, 2015; Purwadani & Ridlwan, 2022). The strength of the zakat system depends on the synergy between the government, scholars, and other actors, namely muzakki, amil, and mustahiq, as well as related parties, such as accounting and

educational institutions (Aziz, 2020; Harahap & Soemitra, 2022.; Munadi et al., 2021; Muthohar, 2019). Another strong influencing factor is regional conditions, particularly the culture and legal status of zakat in the concerned country. The Zakat system must be effective, efficient and socialized, with a significant impact on alleviating poverty and increasing wealth of Zakat recipients (Al-Ayubi et al., 2018; Ayuniyyah, 2011).

Although a high population often precedes the potential for increased zakat collection, the reality may contradict this theory due to the ineffectiveness of payment organizations and the weak role of the government. For example, the Indonesian population is majorly Muslim, indicating its high potential for zakat. Since this potential has not been achieved, consistent improvements are needed, such as learning from countries that have practiced zakat collection under the auspices of the government. Conversely, countries with Muslim minorities do not consider developing zakat and may utilize the funds optimally through a good organizational governance culture. The role of the state cannot be ruled out in this case because the government is considered the most appropriate and authorized to collect zakat on muzakki.

Zakat is the fourth pillar of Islam, which every Muslim is obliged to pay when their wealth reaches the nishab for the year. Generally, this obligation consists of zakat fitrah (soul) and zakat maal (wealth), which contain different provisions. Zakat fitrah involves filling staple food according to local traditions, such as 3kg rice in Indonesia or wheat and bread in other areas. Meanwhile, zakat maal can be in the form of money, crops, or livestock. The payers of zakat are called muzakki, while the recipients are known as mustahiq. There are 8 asnaf (groups) who may receive zakat, namely the indigent, the poor, the gharim, ibnu sabil, fisabilillah, riqab or servant of the sahaya, converts, and amil (Monica & Abidah, (2021) and Refnita, (2021). The zakat and its associated prayer command is an order from Allah SWT that is mentioned 82 times in the Quran.

There still seems to be a gap between hope and reality when it comes to the implementation of zakat in Indonesian Muslim communities. The majority of Indonesians are Muslim and have great potential for Zakat funds. Although Indonesia has established collection and distribution of zakat funds (regulated by law), there are no legal means to compel Muslims to pay zakat. Given these conditions, people's perceptions of zakat payment are influenced by their understanding of zakat (Cokrohadisumarto et al., 2019 and Mahendra et al., 2021).

In Indonesia, there is no collaboration between a government-appointed party (BAZNAS) with LAZNAS and private LAZ (Halimatusa'diyah, 2015; Kusumawardhani, 2019; Maulida et al., 2021; Widiastuti et al., 2016). Management by several parties has weaknesses, including the decentralized muzakki and mustahiq databases. The problem with the registration of a mustahiq in several LAZ implies zakat will be obtained from several institutions at once.

**Table 1. Potential of Zakat in Indonesia**

No	Object of Zakat	Zakat Potential
1	Agricultural Zakat	19.79
2	Livestock Zakat	9.51
3	Money Zakat	58.76
4	Zakat on Income and Services	139.07
5	Company Zakat	144.5
	Total Zakat Potential	327.6

Source: Outlook for Zakat Indonesia 2021

Also, the collection of zakat in Indonesia is considered far below the calculated potential. Previous research by Sophisticated et al. in 2016 described a very large gap between the

potential and reported zakat. The average amount of funds received is less than 1% of the total existing potential (Canggih, Fikriyah, and Yasin, 2017). Another research in 2021 reported that Indonesia's zakat potential was IDR 327.6 trillion (Pusat Kajian Strategis – Badan Amil Zakat Nasional, 2021) with the following details in table 1.

This disparity in the realization is due to many factors, including community literacy regarding zakat and the lack of knowledge of muzakki, who are obligated to pay. Other issues include muzakki's low trust in amil zakat institutions/agencies and the possibility of channeling the funds through unofficial organizations, such as mosques and foundations. The motivation to pay zakat through organizations is still very low, judging from the low number of receipts. Hence, an increase is required due to its important role as an instrument of poverty alleviation.

Motivation can be interpreted as a person's strength or energy that can lead to persistence, resilience, or strong endurance to realize a target, and enthusiasm, excitement, or great interest in performing task activities. This strength may originate within the individual, known as intrinsic motivation, and/or from external sources, referred to as extrinsic motivation. The degree of an individual's motivation will determine the quality of his behavior while studying, working, or performing other activities. Motivation has had a longstanding attraction for educators, managers, and researchers, particularly in relation to performance or achievement.

Meanwhile, physiological research suggested that individual motivation can be understood from several indicators. These are duration of activity, activity frequency, persistence, fortitude, tenacity, and the ability to face obstacles and difficulties, devotion and sacrifice to achieve goals, the level of aspirations, the level of achievement or product qualification (output), and the direction of the attitude towards the target of the activity (Makmun, 2003). Ferdinand (2002) explained that a person's motivation or interest in an activity can be identified through several indicators: Transactional Interest is, Referential Interest, Preferential Interest, Exploration Interest.

Increasing the motivation to pay zakat through management organizations is expected to enhance its acquisition. This can help solve the poverty problem in East Java, which has the highest poor population in Java, amounting to 10.8%, while the poverty rate on Java Island is about 8.2%. Considering the sizable population of Muslims in the area (40.72 million in 2016), a high motivation to pay zakat through management organizations, accompanied by proper management and distribution, will enable East Java to overcome its poverty problem (BPS, 2016).

Generally, the term religious denotes a spiritual expression or belief system. According to the Big Indonesian Dictionary, religiosity implies devotion to religion (KBBI Daring, 2021). A person who becomes more knowledgeable about the meaning of life and daily activities can be called religious. Hence, religiosity is an individual's belief in the teachings of his religion, which is reflected in his attitudes and behavior. It can also be defined as an appreciation of religious teachings, such as symbols, beliefs, values, and individual behavior, driven by spiritual forces. The benchmark of religiosity is related to the beliefs, personal worship activities, and the level of religious observance (Holdcroft, 2006).

Glock & Stark described religiosity as the overall function of the individual soul, which involves consciously developing and directing one's beliefs, feelings, and behaviors towards the teachings of his religion. It entails the following indicators: Belief (Ideological), Worship (Ritualistic), Appreciation (Consequential), Knowledge (Intellectual), and Practice (Experimental). (Glock and Stark, 1966).

Belief (Ideological) is individual understanding related to dogmatic or fundamental teachings contained in their religion. Belief that God exists, God is the creator of the entire universe and wills over all things. Worship (Ritualistic) is describes the level of individual obedience in performing religious activities or rituals. Obedience to God can be shown by

always carrying out worship on time, carrying out mandatory worship, sunnah, and others. Appreciation (Consequential) is a feeling experienced through religious teachings, such as a fear of sinning. Humans who are afraid to do sin will always try to carry out all of God's commands and stay away from God's prohibitions. Knowledge (Intellectual) is related to the extent of an individual's understanding and knowledge of the teachings of his religion. The more he loves his religion the more he will learn it. And the last, Practice (Experimental), is referred to the extent of the influence of religion on individual behavior in social life. People will practice what they think is right and not against their religion.

Based on the definitions above, religiosity can be defined as a form of expression of a belief system by appreciating and attempting to apply the substance of the teachings in every aspect of life. Every religion has its basic rules, limitations, and binding obligations that should be obeyed and implemented by its adherents.

Besides religiosity, literacy or knowledge about zakat is another factor that is considered to influence the motivation to use management organizations (Ikhwandha & Hudayati, 2019 and Hudaefi et al., 2021). Generally, knowledge means facts, feelings, and experiences gained through a theoretical or practical understanding of an object. The construction of knowledge influences every consumer's decision after obtaining information. Meanwhile, literacy can be interpreted as a person's ability to use reading skills to understand the meaning of a word (Wray and Etl et al., 2004).

UNESCO (2006) classified literacy into three aspects, namely basic literacy skills, such as writing, reading, and speaking, advanced skills like counting, and upper abilities, which include accessing information and knowledge. Additionally, the Online Big Indonesian Dictionary categorized literacy into three aspects, namely the ability to write and read, knowledge or skills in certain activities, and the individual's ability to process information and knowledge to acquire life skills (KBBI Daring, 2021).

Zakat literacy is formed by 2 components. First, basic knowledge, which consists of a general understanding of zakat as well as knowledge of its 8 asnaf, the obligation to pay, calculation, and the object. The second component is advanced knowledge about zakat, referring to its institutions, regulations, the impact of zakat, distribution, and digital payments (Pusat Kajian Strategis BAZNAS, 2019).

Another cause of the low achievement of zakat compared to its potential is the distribution of zakat. According to the data collected, only half of the funds collected during 2016 were distributed. The balance of BAZNAS zakat funds continued to increase every year between 2014 and 2016 due to the growth in the number of undistributed zakat receipts.

Furthermore, government regulations are important to influence the motivation to pay zakat at amil agencies. Regulation is the process of ensuring that standards as legal requirements are met for certain public services or activities to ensure the fulfillment of policies (Stewart and Walsh, 1992). It is part of the government's guarantee to the public, particularly the parties involved, in this case, the muzakki, amil, and mustahiq. Regulation is also needed to develop zakat governance practices. The transformation of zakat management from traditional to professional should be supported by modern management principles and good governance. These include increased transparency, accountability, and the professional principles of Amil Zakat, Infaq, and Sadaqah bodies, as well as the honesty, commitment, and consistency of the organizations involved.

Previous investigations related to this topic were conducted by Mukhlis and Beik (2013), alongside Muhammad & Saad (2016) and Amelia and Murtani (2020), who stated that religious factors influence a person's decision to pay zakat in OPZ. Another research by (Asminar, 2017) and (Utami et al., 2020) concluded on the impact of knowledge or literacy and the role of government regulations to internet networks in all parts of the country so that digital payment systems are available at all levels of society, not just urban areas. Yughi (2019) also mentioned

the influence of religiosity and knowledge, while [Ridlwana and Sukmana \(2018\)](#) described the effect of religiosity and government regulations. Therefore, this research attempted to determine the factors that influence a person's motivation to pay zakat through the East Java Zakat Management Agency.

### Hypothesis Formulation

The hypothesis of this research includes the following discussion.

Religiosity is faith or religiosity and the primary motivation for religious adherents to exercise religious leadership. A true believer is one who obeys all the commands of Allah, whether it is easy or difficult ([Nasution, 2017](#)). Given that religion is one of the fundamental elements in the formation of society, religion is an important factor. These pillars have a significant impact on thought processes, traits, and behaviors at individual and group levels. Religiousness is a purified or reciprocal attitude of principles and practices in everyday affairs that promotes an understanding of mutual connectedness and obligation when living in groups ([Mukhtar & Mohsin Butt, 2012](#)). From the above discussion, it can be mentioned that

*H1:* There is a relationship between religiosity and motivation to pay zakat.

Zakat Literacy is the most important foundation of Islam. Coercion is not only blissful and soul cleansing, but also has enormous social and economic impacts ([Andiani et al., 2018](#)) and ([Mikail et al., 2017](#)). The relationship between the concepts of zakat is very inclusive, the property, the property expended for the purpose of zakat brings benefits, grows, develops, becomes divine and good ([Dandago et al., 2016](#)). From the above discussion, it can be mentioned that

*H2:* There is a relationship between zakat literacy and motivation to pay zakat.

Zakat regulation needs to be strengthened and enforced to ensure proper payment of zakat. This requires an equally deep understanding of Amir institutions, governments, and other zakat stakeholders ([Ayuniyyah et al., 2020](#)). From the above discussion, it can be mentioned that

*H3:* there is a relationship between regulation and motivation to pay zakat.

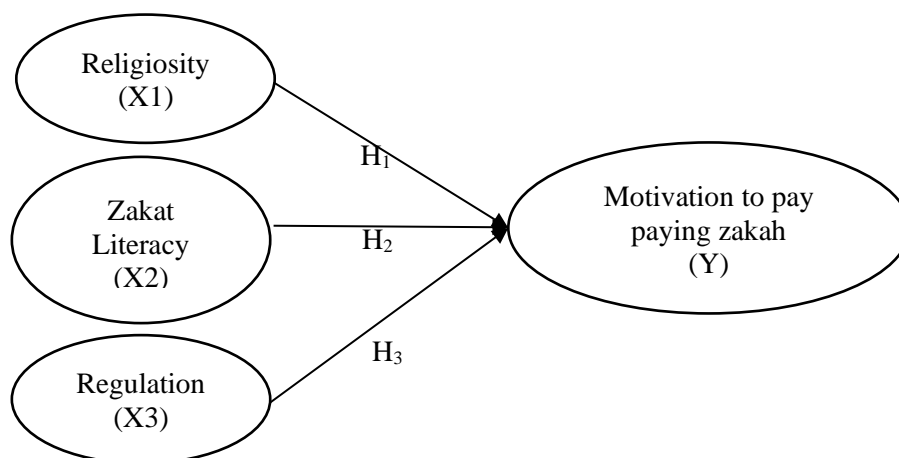


Figure 1. Conceptual model of motivation to paying zakat

The three hypotheses are defined in Table 2 and the reference journals used.

**Table 2. Research Hypothesis**

Hypothesis	Hypothesis Description	References
H1	Religiosity has a positive and significant effect on motivation to pay zakat through BAZ/LAZ/OPZ	(Mukhtar & Mohsin Butt, 2012; Nasution, 2017)
H2	Zakat Literacy has a positive and significant effect on motivation to pay zakat through BAZ/LAZ/OPZ	(Andiani et al., 2018; Dandago et al., 2016; Mikail et al., 2017)
H3	Regulation has a positive and significant effect on motivation to pay zakat through BAZ/LAZ/OPZ	(Ayuniyyah et al., 2020)

### Methodology

This was quantitative research, which aimed to determine the effect of the independent variables, namely literacy, awareness, and muzakki trust, on paying zakat in the Zakat Management Agency. The influence of these factors was described textually to obtain a conclusion.

The research population comprised all Muslims in Indonesia, and a sample was acquired using the purposive technique, with the criteria of inclusion in the muzakki category. The sample number was 100 respondents based on the results of calculations using the Slovin formula (Sugiyono, 2019), with a 90% confidence level and an error tolerance limit of 10%. The following is the calculation using the Slovin formula:

$$\begin{aligned}
 N &= \frac{N}{1 + N\alpha^2} \\
 &= \frac{2.874.314}{1 + 2.874.314 (0.1)^2} \\
 &= \frac{2.874.314}{1 + 28,743,14} \\
 &= 99.9
 \end{aligned}$$

Description:

- n = Total sample
- N = East Java population
- α = Error tolerance limit (10% or 0.1)

A non-probability sampling technique, particularly the purposive sampling method, was used to obtain respondents based on the characteristics and criteria of the research needs. The following were the criteria for respondents:

- a) Muslim
- b) Domiciled and/or have an East Java Identity Card (KTP)
- c) Aged over 17 years old / already working
- d) Paying zakat through OPZ

The data were collected using a questionnaire containing a list of statements, which were disseminated online using a Google Form link. The respondents' opinions or perceptions of the dependent variable (Y) and the independent variable (X) were measured using a Likert scale will be used. Meanwhile, the research instrument was tested for validity and reliability, and the data were analyzed via multiple linear regression analysis, stimulant test (f), partial test (t), and coefficient of determination (R<sup>2</sup>).

## Results and Discussion

### *Respondent characteristic*

In total they are 100 respondents registered in this study. The number of male and female respondents is almost in proportion, they are 40% male and 60% female. All respondent also already represented all cities in East Java. In term of education, most of the respondents are master 63%, as many as 24% of respondents are undergraduates, 8% are high school graduates and 5 doctoral graduates.

In term of profession, most of respondents most work as civil servants, as many as 20% are private employees, as many as 16% are entrepreneurs who run their own company, as many as 6 people are retirees, as many as 5 traders, and 3 teachers. Meanwhile, if grouped through which institution they donate their zakat, 20% each pays their zakat through Yatim Mandiri, Rumah Yatim, Lembaga Manajemen Infaq, and Nurul Hayat. While 10% through LAZIS Muhammadiyah, and the remaining 10% pays zakat through other Amil Institutions. Respondent characteristic data is presented in table 3 below in percentage

Table 3. Respondent characteristic

<b>Gender</b>		
Male	40	40%
Female	60	60%
<b>Education</b>		
Senior High School	8	8%
Bachelor	24	24%
Master	63	63%
Doctor	5	5%
<b>Profession</b>		
Entrepreneur	16	16%
Civil Servant	40	40%
Employees	20	20%
Retired	6	16%
Trader	5	5%
Teacher	3	3%
<b>Donate Via</b>		
LAZIS Muhammadiyah	10	10%
Yatim Mandiri	20	20%
Rumah Yatim	20	20%
Lembaga Manajemen Infaq	20	20%
Nurul Hayat	20	20%
other	10	10%

### *Validity test*

A validity test is used to measure the accuracy and correctness of the research instrument. The validity test results of the questionnaire items of the four variables, namely a person's motivation to pay zakat through BAZ/LAZ/OPZ (Y), religiosity (X1), zakat literacy (X2), and regulation (X3). They were declared valid because their  $r_{count} > r_{table}$  (0.196).

*Reliability check*

The reliability test was used to measure the consistency of the respondents' statements in the questionnaire. This test applied Cronbach's Alpha formula, where higher reliability coefficient values indicate the increased reliability of the examination results and vice versa. The Cronbach's Alpha value > 0.81 for the four variables, meaning all the questionnaire statements were very reliable and useful in the next stage of analysis. The Cronbach's Alpha for Motivation to Pay Zakat through BAZ/LAZ/OPZ is 0.954059 which indicated that motivation to pay zakat through amil zakat is very reliable. The Cronbach's alpha for religiosity is 0,877854 which indicated that religiosity is very reliable. The Cronbach's Alpha for Zakat Literacy is 0,844345 which indicated that Zakat Literacy is very reliable. The Cronbach's Alpha for Regulation is 0,913324 which indicated that regulation is very reliable.

*Correlation test*

Correlation testing is used to determine the relationship between the dependent variable (Y) and the independent variables (X). Statistic test result shows that the religiosity variable had a T count value (0.6747) < T table (2.276), strengthened by the value of Sig. (0.499) > (0.05). Consequently, H0 was accepted, meaning there was no relationship between the religiosity variable and the motivation to pay zakat. The zakat literacy and regulation variables had T count (17.892) > T table (2.276) and T count (8.7437) > T table (2.276), respectively, with Sig. (0.000) < (0.05). Therefore, their H0 was rejected, signifying that zakat literacy and regulation variables were related to the motivation to pay zakat. The statistic test result is shown in Table 6 as follow

*Multiple linear regression analysis*

This research used the multiple linear regression analysis to determine the factors that influence a person's motivation to pay zakat through management organizations. The results of the regression analysis are as follows:

Estimation of the regression model parameters

The estimated parameter using a linear regression model was used to determine the effect of religiosity (X1), zakat literacy (X2), and regulation (X3) on the dependent variable (Y), namely a person's motivation in paying zakat through management organizations. The equation model obtained was as follows.

Table 4. Estimation of the regression model parameters

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1	(Constant)	-1.712	0.596
	X1	0.038	0.131
	X2	1.113	0.103
	X3	0.153	0.051

Source: Data processing output, 2021

The calculation results of the independent and dependent variables in the table above can be arranged in a model:

$$Y = -1.712 + 0.038 X1 + 1.113 X2 + 0.153 X3$$

The meaning of the regression model equation is:

- The constant value of the equation is -1.712, which indicates that maintaining the religiosity (X1), zakat literacy (X2), and regulatory (X3) factors at 0 or constant



(unchanged) implies the motivation to pay zakat is 1.712.

- The religiosity factor variable (X1) affects a person's motivation to pay zakat by 0.038, signifying that an increase in the religiosity factor by one unit will augment the motivation to pay zakat by 0.038, provided the other variables remain constant.
- The zakat literacy factor variable (X2) affects a person's motivation to pay zakat by 1.113, implying that a rise in the zakat literacy factor by one unit will increase the motivation to pay zakat by 1.113, provided the value of other variables remain constant.
- The regulatory factor variable (X3) affects a person's motivation to pay zakat by 0.153, meaning that an improvement in the regulatory factor by one unit will increase the motivation to pay zakat by 0.153, providing the other variable values remain constant.

*Simultaneous test (F-Test)*

This test aimed to observe the overall effect of the independent variables (X), comprising the factors of religiosity, zakat literacy, and regulation on the dependent variable (Y), namely the motivation to pay zakat at management organizations. The hypothesis used was as follows.

$H_0: \beta_1 = \beta_2 = \beta_3 = 0$  (religiosity, zakat literacy, and regulatory factors have no significant effect on the motivation to pay zakat)

$H_1: \beta_1 \neq 0 \text{ } i = 1, 2, 3$  (at least one variable has a significant effect on the motivation to pay zakat)

Rejection area :  $H_0$  is rejected at the significant level  $\alpha = 0.05$  if  $F_{count} > F(0.05; 3.96) = 2.699$  or  $Pvalue < \alpha(0.05)$

Table 5. Simultaneous test results (F-Test)

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.721	3	15.574	121.22	0.000 <sup>b</sup>
	Residual	12.333	96	0.128	0	
	Total	59.054	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Data processing output, 2021

Based on Table 5, the  $F_{count}$  value of 121.220 is greater than  $F_{table}$  ( $F(0.05; 3.96) = 2.699$ ) and is strengthened by the P-value/probability sig. of 0.000, which is smaller than 0.05. Hence,  $H_0$  was rejected, denoting religiosity, zakat literacy, and regulation have a significant effect on the motivation to pay zakat through management organizations in East Java.

*Partial test (t)*

Partial testing aims to determine the presence of a partial effect of the independent variables (X) on the dependent variable (Y). The hypothesis used was as follows:

- $H_0: \beta_1 = 0$  (religiosity factor does not have a significant effect on the motivation to pay zakat)  
 $H_1: \beta_1 \neq 0$  (religiosity has a significant influence on the motivation to pay zakat)
- $H_0: \beta_2 = 0$  (zakat literacy does not have a significant effect on the motivation to pay zakat)  
 $H_1: \beta_2 \neq 0$  (zakat literacy has significant influence on the motivation to pay zakat)

- $H_0 : \beta_3 = 0$  (regulatory factors do not significantly affect the motivation to pay zakat)
- $H_1 : \beta_3 \neq 0$  (regulatory factors significantly influence the motivation to pay zakat)

Rejection area :  $H_0$  rejected at the Significant level  $\alpha = 0.05$  if T count  $>$  Ttable or P – value  $<$   $\alpha$  (0.05)

$$\text{Where T table} = \alpha/2 (n - p - 1) = 0.05/2 (100 - 4 - 1) = 0,025, (95) = 1.98525$$

The results obtained from the partial test the religiosity factor obtained the value of t count (0.289)  $<$  t table (1.98525), strengthened by the value of Sig. (0.773)  $>$   $\alpha$  (0.05). Hence,  $H_0$  was accepted, indicating religiosity does not have a significant influence on a person's motivation to pay zakat at amil institutions. The result obtained from the partial test zakat literacy factor achieved a t count value (10.783)  $>$  t table (1.98525), strengthened by the value of Sig. (0.000)  $<$   $\alpha$  (0.05). This led to the rejection of  $H_0$ , signifying that zakat literacy has a significant influence on the motivation to pay zakat through management organizations. The result obtained from the partial test regulatory factors obtained at count value (2.997)  $>$  t table (1.98525), strengthened by the value of Sig. (0.003)  $>$   $\alpha$  (0.05). Hence,  $H_0$  was rejected, implying that regulatory factors significantly influence a person's motivation to pay zakat through management organizations.

Table 6. Partial test results

	<b>Model</b>	<b>t count</b>	<b>Sig.</b>
1	(Constant)	-2.874	0.005
	Religiosity (X1)	0.289	0.773
	Zakat Literacy (X2)	10.783	0.000
	Regulation (X3)	2.997	0.003

Source: Data processing output, 2021

*Coefficient of determination (R<sup>2</sup>)*

This statistic was used to measure the extent of the regression model's ability to explain the influence of the independent variables (X), namely religiosity, zakat literacy, and regulation, on the motivation to pay zakat through management organizations. The R-square value was 0.791 or 79.1%, implying that the variation of a person's motivation to pay zakat through management organizations can be explained by the variables of religiosity, zakat literacy, and regulation, while the remaining 20.9% is related to other factors outside the model. The value was determined by observing the R-square value, as shown in the table below.

Table 7. Coefficient of determination value

<b>Model</b>	<b>Model Summary<sup>b</sup></b>				
	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>	<b>Durbin-Watson</b>
1	0.889 <sup>a</sup>	0.791	0.785	0.35843	1.890

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Data processing output, 2021

*The influence of religiosity, zakat literacy factors, and regulation on motivation to pay zakat in zakat management organizations*

Simultaneous test results show that religiosity, zakat literacy, and regulation have a significant effect on the motivation to pay zakat through management organizations in East Java. This study is in line with the research that examining the factors that influence the intention to pay zakat maal through zakat institutions. This study applies the theoretical framework of planned behavior (TPB) which is extended by knowledge, trust, and ease of use. The results of the study show that all variables have a significant effect on muzakki's intention to pay zakat in amil zakat institutions (Annahl et al., 2021).

*The influence of religiosity on motivation to pay zakat in zakat management organizations*

Partial test result show that religiosity does not have a significant influence on a person's motivation to pay zakat at amil institutions. This study is not in line with the results of research conducted by Mukhibad et al., (2019) which states that religiosity has a significant positive influence on muzakki and on the strength of their intention to pay zakat. This study is in line with the result of research conducted by Sofiyani & Kristiyono, (2020) that religiosity not influenced by the decision of muzaki to pay zakat. This may happen because people who have religiosity only think that they are obliged to pay zakat, but for them to pay zakat does not have to go through the amil zakat institution. because what is obligatory is to pay zakat, it does not have to go through the amil zakat institution.

This result is in line with Glock and Stark Theory that religiosity as the overall function of the individual soul, which involves consciously developing and directing one's beliefs, feelings, and behaviors towards the teachings of his religion. They are: 1) Belief (Ideological), In Islam, these teachings include the dimensions of belief about Allah SWT, Angels, Prophets and Apostles, the Holy Book, the Last Day, and Qadha and Qadar; 2) Worship (Ritualistic), In Islam, it is related to praying, fasting, zakat, reading the Qur'an, dhikr, Qurban worship, and pilgrimage; 3) Appreciation (Consequential), In Islam, it is reflected through the feelings of closeness to Allah SWT, having prayers answered, peace and happiness, solemnity during worship, and joy when listening to the call to prayer and verses of the Qur'an; 4) Knowledge (Intellectual), In Islam, it involves the knowledge of the contents of the Qur'an, the main teachings, as well as Islamic history and law, etc; 5) Practice (Experimental), In Islam, it includes helping, charity, upholding justice and truth, honesty and trustworthiness, maintaining environmental peace, and refraining from deception or harm (Glock and Stark, 1966).

*The influence of zakat literacy factor on motivation to pay zakat in zakat management organizations*

Partial test result show that zakat literacy has a significant influence on the motivation to pay zakat through management organizations. These results are in line with the research conducted by Fitri & Falikhatun (2021) which performing multiple regression analysis can be seen that religiosity, literacy, income, and accessibility have a significant effect on awareness of paying zakat. People who have knowledge of zakat are more likely to choose to pay zakat through amil zakat institutions because they understand that the optimization of distribution will be more targeted if it is carried out by amil zakat who have mustahiq data. In addition, people with a level of understanding about zakat institutions will also understand that zakat institutions that have received official legality from the state will carry out the mandate in collecting and distributing zakat.

Zakat literacy is formed by 2 components. First, basic knowledge, which consists of a general understanding of zakat as well as knowledge of its 8 asnaf, the obligation to pay, calculation, and the object. The second component is advanced knowledge about zakat,

referring to its institutions, regulations, the impact of zakat, distribution, and digital payments (Pusat Kajian Strategis BAZNAS, 2019). People with an understanding of zakat literacy in these 2 components believe that zakat paid through zakat institutions will definitely be distributed optimally, on target, and evenly, compared to if it had to be distributed directly personally.

#### *The influence regulation on motivation to pay zakat in zakat management organizations*

Partial test result show that that regulatory factors significantly influence a person's motivation to pay zakat through management organizations. This is not in line in line with the research conducted by Ridlwan & Sukmana, (2017) that the government regulation factor in this study cannot be proven. It can be interpreted that people pay ZIS because of self-awareness. The difference between the results of this study and that of Ridlwan and Sukmana may happen because the government's regulation on zakat management at amil zakat institutions that have received legality from the government makes muzakki more confident to pay their zakat through zakat institutions.

The government still seems half-hearted in implementing regulations on zakat. there is still a lot of potential that has not been explored, so it is necessary for the government to make regulations regarding people who are classified as obligatory zakat, not only on zakat management.

#### **Conclusion**

Based on the results and discussion of the study, the independent variables, namely religiosity, zakat literacy, and government regulations, simultaneously have a significant effect on the motivation to pay zakat at amil zakat agencies/ institutions. Two variables had partial significant effects, namely the zakat literacy factor and government regulations. These can be exploited to augment zakat collection by improving community religious education, knowledge, and understanding, increasing the role of stakeholders, enhancing the quality of zakat institutions, and using a socio-cultural approach. The government (*umara'*), ulama, and the community should collaborate to educate the public about zakat, infaq, and sodaqoh, as well as socialize management organizations (OPZ) on their roles to increase the realization of zakat as a poverty alleviation tool. Also, amil zakat bodies and institutions, alongside their programs/services, should be continuously advised to improve the management of zakat organizations in order to increase public trust.

#### **Author's Contribution**

Muhammad Syauqi: Conceptualization, Validation, and Data Collection.

Muslich Anshori: Methodology, Formal analysis.

Imron Mawardi: Conceptualization, Writing-Review & editing.

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#### **Declaration of Competing Interest**

We declare that we have no conflict of interest.

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