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Effect of *zakat* (almsgiving) literacy level on *muzakki*'s decision to pay *zakat* in registered *zakat* institutions

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Abstract

Purpose – This study aims to determine the effect of the *zakat* (almsgiving) literacy level and several other factors on the decision of *muzakki* to pay *zakat* at the registered *zakat* institutions in Situbondo Regency.

Method – This study uses a quantitative approach with logistic regression analysis.

Result – The *zakat* literacy level, education, and trust have a positive and significant effect on the decision of *muzakki* to pay *zakat* at registered *zakat* institutions. The income variable in this study has no significant effect on the decision of *muzakki* to pay *zakat* at the registered *zakat* institutions in Situbondo Regency.

Implication – This study gives insight about the role of *zakat* literacy in increasing *zakat* payment. This study could assist government to increase *zakat* payment.

Originality – The use of the Simple Weighted Index (SAWI) method to find the value of the *Zakat* Literacy Index.

Keywords: *zakat* literacy level, income, education, trust, almsgiving

Introduction

Zakat is the third pillar of Islam. Therefore, it is obligatory for a Muslim who can afford to pay *zakat*. The *zakat* collected will be managed by the registered *zakat* institutions then distributed to those who are entitled to receive it or are called *mustahik* (Nurhasanah, 2018). The Muslim population in Indonesia, which reaches around 87%, is a great opportunity for *zakat* receipts as well as improving the community's economy (Istikhomah and Asrori, 2019). *Zakat* is one of the instruments of income distribution in the Islamic economy. Good and professional management of *zakat* funds will make *zakat* funds more potential that can be utilized for the welfare of the community.

The results of research from Salahuddin, et al (2018), state that the great potential of *zakat* in Indonesia can overcome the problem of poverty and inequality by including *zakat* instruments in Indonesia's economic policies. Effectiveness in managing *zakat* is the main reason in supporting the economy in a country. In practice, the Government of Indonesia has provided facilities to make it easier for the community to manage their *zakat*. The registered institution has been given the authority to manage *zakat* from *muzakki* to *mustahik*. The government issued Laws of the Republic Indonesia number 23 of 2011 concerning the management of *zakat*. The government not only provides legal protection for the official *zakat* institution, but also provides guidance or training and supervision of "Badan Amil *Zakat*" (BAZ) and "Lembaga Amil *Zakat*" (LAZ) (Istikhomah and Asrori, 2019). Therefore, the Government has the authority to carry out review of each institution or revocation of permits if an institution is doing things that are outside the Shari'a on the management of *zakat*, *infaq*, alms and waqf funds.

According to Bank Indonesia and the Islamic University of Indonesia (2016), their study lists six advantages of paying *zakat* on registered *zakat* institutions. First, It's more in accordance with the instructions of the Qur'an and Sunnah. Second, it ensures certainty and discipline of *zakat* payers. Third, it builds character, namely paying *zakat* through the registered *zakat* institutions can avoid the nature of *riya'* and arrogant *muzakki* because between *muzakki* and *mustahik* do not meet directly. Fourth, it maintains the feeling of inferiority of *mustahik* when meeting directly with *muzakki* to receive *zakat*. Fifth, it achieves effectiveness and efficiency in managing

zakat funds, as well as being on target in utilizing *zakat* funds in accordance with the priorities of each region. Sixth, proof of payment can be used to reduce taxable income.

In a study conducted by Asfarina, et al., 2019 stated that Indonesia as a Muslim-majority country allows the potency of *zakat* collection has large prospects. It is proven that in 2017 the potency for *zakat* collection reached 217 trillion, but the realization of the total collection recorded in BAZNAS and LAZ was only 6.2 trillion. This indicates that only 2.8% of funds were collected. Ascarya and Yumanita (2018), in their study also states that the increase in *zakat* realization every year is not commensurate with the existing *zakat* potential.

Like what happened in Situbondo Regency, the *zakat* funds that were collected at registered *zakat* institutions in 2019 amounted to Rp. 76.275350. However, this figure is still far from the projected *zakat* funds that must be collected at the registered *zakat* institutions receipts of Situbondo Regency. In 2019, Situbondo Regency projects that the *zakat* funds that must be collected will be Rp. 250.000.000. This condition indicates that in 2019 around 30% of the projected calculation of *zakat* funds collected at the registered *zakat* institutions of Situbondo Regency (Fajar, 2020). The collection of *zakat* funds at the registered *zakat* institutions of Situbondo Regency from 2018 to 2019 experienced a significant increase, namely from Rp. 29.429.200 to Rp. 79.275.350. However, this increase is not proportional to the existing potential. This phenomenon is also proven in research conducted by BAZNAS (2019) which states that the increase in *zakat* collection at registered *zakat* institutions has not been proportional to the existing potential level.

Many factors influence people not to submit their *zakat* to the registered *zakat* institutions and choose to submit it directly to *mustahik*. Among them are the lack of public trust in the registered *zakat* institutions and the low literacy on *zakat*. This is evidenced by research conducted by Ascarya and Yumanita (2018) and research from Canggih, et al (2018) which states that this condition where *zakat* collection in registered *zakat* institutions is low can occur due to low literacy levels or public knowledge about *zakat*, both basic knowledge and knowledge of the importance of paying *zakat* through registered *zakat* institutions, and low public trust in registered *zakat* institutions to manage their *zakat* funds.

The level of literacy on *zakat* in Indonesia is not entirely evenly distributed due to several limitations, such as information being accessed in hard-to-reach areas. According to research conducted by PUSKAS BAZNAS (2020), the community *zakat* literacy index score from the basic understanding of *zakat* and advanced understanding of *zakat* is 66.78. This score is in the middle category because it is more than 60. Scores for basic understanding of *zakat* and advanced understanding of *zakat* still have a large gap. The public only knows the basic understanding of *zakat* but still not many know the advanced understanding of *zakat*. Whereas the points contained in the advanced understanding of *zakat* are no less important, namely the understanding of *zakat* institutions, understanding of the impact of *zakat*, understanding of existing *zakat* programs, understanding of the object of *zakat*, and understanding of *zakat* regulation (BAZNAS, 2020).

This study does not only look at the level of *zakat* literacy factors but also looks at several other factors, namely income, education, and trust in registered *zakat* institutions. The income variable in this study has a relationship whether the property has reached the *nishab* and *haul*, and the income variable has an influence on the amount of *zakat* that must be paid. The education variable in this study is the awareness that arises from oneself which has been equipped with spiritual education and social norms. In research conducted by Nasution (2017) concluded that education has an influence on the decision of *muzakki* to pay *zakat* at registered *zakat* institutions. Besides, education and public awareness are also required. The registered and trusted *zakat* institution collect and manage *zakat* funds effectively. In this study, the trust variable is the willingness of the *muzakki* to distribute their *zakat* funds to the registered *zakat* institutions. Judging from several phenomena that the collection of *zakat* funds in registered *zakat* institutions is still not comparable to the existing potential make researchers to take the variable of public trust in registered *zakat* institutions, to see its effect on the decision of *muzakki* to pay *zakat* on registered *zakat* institutions.

Literature review

Concept of *zakat*

According to a special term, *zakat* comes from the Arabic language, namely "zakaa" which means to increase or develop, while according to the Shari'a term, *zakat* is an obligation ordered by Allah to issue certain assets to certain parties (Bank Indonesia, 2016). *Zakat* mal or property is *zakat* that is imposed on certain assets after fulfilling certain requirements, namely, among other things, the property has reached the haul and has reached the nishab. The types of assets that must be paid for *zakat* include gold and silver in the form of jewelry, commodities, plants and fruits, income from trade and business, professional *zakat*, *zakat* on livestock, and anything taken from under the earth.

Decision theory

Decisions are the result of problem solving which in the process is carried out based on logic and consideration in determining the best alternative choices and approaching the goals that have been made (Soenhadji, 2013). This theory is also supported by preference theory. Consumer preference for something is formed from the perception of the product (Munandar, et al, 2012). The theory of preference in the Islamic perspective is also studied where an individual or consumer in using wealth or shopping with the principle of prudence. This preference theory can also be used by *muzakki* to choose a place to distribute their *zakat* funds. There are generally two preferences for the distribution of *zakat*. First, the community distributes their *zakat* to *mustahik* directly without intermediaries or informally. Second, the community distributes their *zakat* through an official *zakat* management organization as an intermediary or formal.

Concept of *zakat* literacy

Literacy is usually related to knowledge and this shows that knowledge is one of the elements that lead to a person's behavior (Antara, et al, 2016). A person's literacy level has a linear effect on changes in a person's life behavior. It can be said that the level of one's literacy level will affect one's socio-economic life. To find out the extent of public literacy about *zakat*, research conducted by BAZNAS describes that *zakat* literacy is divided into two, namely basic knowledge about *zakat* and advanced knowledge about *zakat* and has determined several variables used to determine the level of community *zakat* literacy.

H1: *Zakat* literacy positively affect decision of *muzakki* to pay *zakat* at the registered *zakat* institutions.

Income

Income is a reward for services or wages given to workers for individual participation in producing products or services (Yuningsih, et al, 2015). One's income will affect one's intention and decision to pay *zakat* because income has a relationship whether the property has reached the nishab or not and income also has an influence on the amount of *zakat* that will be issued by each individual. The greater income of the community, the higher the community considers the size of the income they receive as a reference for paying *zakat* on or not at the registered *zakat* institutions.

H2: Income positively affect decision of *muzakki* to pay *zakat* at the registered *zakat* institutions.

Education

Education leads a person to know the potency in him and know what to do to get happiness in the world and the hereafter. The knowledge possessed by a person will affect a person's behavior, for example in making decisions. The chosen decision will take everything into account. Therefore, the higher the level of one's education, the higher the level of one's knowledge.

H3: Education positively affect decision of *muzakki* to pay *zakat* at the registered *zakat* institutions.

Trust

Trust in registered *zakat* institutions in this study is the desire of *muzakki* to rely on and choose *zakat* institutions to manage their *zakat* funds (Satrio and Siswantoro, 2016). If the public's sense of trust is high in the registered *zakat* institutions, the *zakat* funds collected will also be more and optimal in terms of utilization. In measuring the level of public trust in the registered *zakat* institutions, this study uses the level of transparency, the level of accountability and the ability of amil.

H4: Trust positively affect decision of *muzakki* to pay *zakat* at registered *zakat* institutions.

Methodology

The type of approach used in this research is a quantitative approach. According to Sugiyono (2017) a quantitative approach can be interpreted as a method based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, quantitative or statistical data analysis with the aim of testing predetermined hypotheses.

The location of this research is in Situbondo Regency. The location selection was based on the researcher's consideration that there is still a very large gap between the potential of *zakat* and the realization of *zakat* fund collection in Situbondo Regency. This research was conducted in January 2021.

The population in this study was all people belonging to *muzakki* in Situbondo Regency. The *muzakki* whose wealth has reached the nishab and haul. Determination of the number of samples in this study uses the theory of Roscoe (1975) in which one of the points states that the number of sample members is at least 10 times the number of variables studied. The number of variables in this study is 5, so the minimum number of samples is 10 x 5 = 50. Therefore, the sampling of this research is 73 respondents so that it has exceeded the minimum limit specified. The sampling technique in this study uses a non-probability sampling technique by means of convenience sampling. The sampling technique in this way is based on convenience, namely the sample can be selected because it is in the right situation, time, and place (Priyono, 2008).

The type of data in this study uses primary data and secondary data such as journals, articles, literature, and the official website of BAZNAS. In this study, the primary data intended is a questionnaire. Meanwhile, secondary data is as supporting data.

In this study, the instruments used are the Likert scale and the Guttman scale. The Likert scale is used to measure a person's attitudes, opinions, and perceptions about social phenomena. The Likert scale in this study is used to answer the trust variable in the registered *zakat* institutions. The Likert scale model in this study is presented in Table 1.

Meanwhile, the Guttman scale is the type of scale used for clear (firm) or consistent answers. For example, yes - no, sure - not sure, never - never, true - false, can - cannot, or with a checklist, in this case,

Table 1. Likert scale model

Symbol	Meaning	Score
SS	If the respondent strongly agrees with the statement	4
S	If the respondent agrees with the existing statement	3
TS	If the respondent does not agree with the existing statement	2
STS	If the respondent strongly disagrees with the statement	1

Source: Sugiyono, 2016

if the answer is correct, the point is 1 and if the answer is wrong, then the point is 0 (Sugiyono, 2016). The Guttman scale in this study is used to measure the level of *zakat* literacy variables. Because the questionnaire model for the level of *zakat* literacy is in the form of multiple choice questions, it is easier to determine the score and results of *zakat* literacy.

Data analysis method

In this study, researchers use the IBM SPSS Statistics 25 data processing program. Below is the data processing carried out, as follows:

1. Validity and Reliability Test

The validity test is an instrument test that emphasizes the accuracy of measurement (Silalahi, 2012). A study is said to have high validity if the test is carried out in accordance with its measurement function or the research provides measurement results that are in accordance with the research objectives and objectives. One of the methods used in the validity test such as correlation is the Pearson Product Moment Correlation. If r count r table, the question item has a valid category.

On the other hand, if r count < r table, the question item is categorized as invalid. Furthermore, the reliability test is a test used to determine the consistency of a measuring instrument that usually uses a questionnaire. That is, whether the measuring instrument used will get a measurement that remains consistent if the measurement is repeated. In this study, to see whether the data is reliable enough or not, look at the Cronbach's Alpha value. If the value of Cronbach's Alpha 0.6 then the results of a questionnaire are reliable (consistent). If the value of Cronbach's Alpha <0.6 then the results of a questionnaire are not reliable (inconsistent). Then if Cronbach's Alpha > 0.8 then the results of a questionnaire are declared very reliable (very consistent).

2. Multicollinearity Test

The regression model is said to be good if the regression model whose variables do not have a high correlation or multicollinearity does not occur. Knowing the existence of multicollinearity can be done by looking at the Pearson correlation value. If the correlation value is greater than 0.8, it can be concluded that there is a multicollinearity problem and vice versa if the correlation between variables is less than 0.8, it can be ascertained that there is no multicollinearity problem.

3. Logistics Regression Analysis

Logistic regression is a statistical technique where the dependent variable is a categorical variable and the independent variable is metric or nonmetric.

$$Ln\frac{\rho}{1-\rho} = \alpha 0 + \beta 1X1(\text{ILZ}) + \beta 2X2\ (\text{PENDP}) + \beta 3X3(\text{PENDK}) + \beta 4X4(\text{KPC}) + \varepsilon$$

Information:

Ln : Natural log

$\frac{\rho}{1-\rho}$: Opportunity for the decision to pay *zakat* at the registered *zakat* institutions

α : Constant

β1, β2, β3, β4 : Coefficient

ILZ : *Zakat* literacy index

PENDP : Income

PENDK : Education

KPC : Trust

Simple weighted index (SWI) method

This method is used to determine the value of the *Muzakki Zakat* Literacy Index in Situbondo Regency. In this method, each indicator is given the same weight value. The formula for the Simple Weighted Index (SWI) method is as follows:

$$ILZ = (\overline{X}\ \Sigma(Score_{ibsc}\ x\ Smp\ bsc\ W_i\ x\ 100))\ x\ W_{vi}bsc + (\overline{X}\ \Sigma(Score_{iadv}\ x\ Smp\ Adv\ W_i\ x\ 100))\ x\ W_{vi}Adv$$

Information

ILZ : *Zakat* literacy index

$Score_{ibsc}$: The score obtained on indicator i in the basic dimension

$Smp\ bsc\ W_i$: The weighting value of indicator i on the basic knowledge dimension of the *Zakat* Literacy Index

$Score_{iadv}$: The score obtained on indicator i in the advanced dimension

$Smp\ Adv\ W_i$: The weighting value of indicator i on the dimension of advanced knowledge *Zakat* Literacy Index

$W_{vi}bsc$: The weighted value of variable i in the basic knowledge dimension

$W_{vi}Adv$: The weighted value of variable i in the advanced knowledge dimension

Results and discussion

Validity and reliability test

Based on the validity test, the variables of *zakat* literacy level and trust in registered *zakat* institutions have a significance value of r count of question items greater than r table so that each variable item is valid. It can be concluded that these items can be used to measure research variables. Then for the reliability test, the variable literacy level of *zakat* and trust in the registered *zakat* institutions has a Cronbach's alpha value greater than 0.8. So, it can be concluded that the variables of literacy level of *zakat* and trust in this study are reliable. This shows that each statement item used will get an answer that is relatively the same as the previous answer or is consistent.

Multicollinearity test

The results of the multicollinearity test in this study are all correlation values among independent variables below 0.8. So, it can be concluded that there is no multicollinearity problem in the regression model so that this model can be used in research.

Goodness of fit test

The test results using Hosmer and Lemeshow's Goodness of Fit Test are shown Table 2. Based on the results in Table 2, the test shows a chi-square value of 5.712 with a significance of 0.679. Based on these

Table 2. Hosmer and Lemeshow's Goodness of Fit Test
and comparison between initial -2LL and Late -2LL

Hosmer and Lemeshow Test			
Step	Chi-square	df	Sig.
1	5,712	8	,679
Comparison between initial -2LL and Late -2LL			
	-2LL		Score
	Initial block (0)		99,536
	Late block (1)		49,374

results, it can be concluded that the model is able to predict the observation value because the significance value is greater than 0.05.

Overall model fit

The following is a test of the entire model by showing the results of the comparison of the initial -2LL value with the final -2LL value (Table 2). The initial -2LL value was 99.536 then, after entering four independent variables, the -2LL value decreased to 49.374. The decrease in the value of -2LL indicates that the regression model is good and indicates that the hypothesized model fits the data. This difference or decrease in value can be interpreted that by increasing the independent variables in the model, it will show a better regression model due to an improvement in model fit.

Goodness of fit test (R^2)

The coefficient of determination aims to see how much the independent variable explains the dependent variable by looking at the value of Nagelkerke R Square (Table 3). The results of the logistic regression test obtained a Negelkerke R Square value of 0.668 which means the variability of *muzakki*'s decision to pay *zakat* on registered *zakat* institutions which can be explained by independent variables, namely *zakat* literacy index, income, education, and trust in registered *zakat* institutions of 66 .8%, while the remaining 33.2% is explained by other variables outside this study or term error. This result is reinforced by the high accuracy of the model prediction, by looking at the classification table value of 80.8 (Table 4).

Table 3. Nagelkerke R square

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	49,374[a]	,497	,668

Table 4. Results classification table

Observed			Predicted		
			Y1		Percentage Correct
			0 (No)	1 (Yes)	
Step 1	Y1_ Muzakki's decision to pay zakat to the registered zakat institutions	0 (No)	23	8	74,2
		1 (Yes)	6	36	85,7
	Overall Percentage				80,8

Simultaneous significance test

The results of this test by comparing the Chi-square value with an alpha value of 5% (0.05), if the Chi-square significant value is less than 0.05 or 5%, it can be said that the independent variable can simultaneously predict the dependent variable. In Table 5, the chi-square probability value is 0.000 where this value is less than 0.05. So, it can be said that this calculation shows that the independent variables of *zakat* literacy index, income, education, and trust in registered *zakat* institutions have a significant simultaneous effect on *muzakki*'s decision to pay *zakat* at registered *zakat* institutions or it can be said that the hypothesis proposed in this study is accepted.

Partial significance test

This partial significance test was carried out by comparing the calculated Wald significance value for each independent variable with the significance level used. Table 6 shows the results of the logistic regression coefficient test.

Simple weighted index (SWI)

The zakat literacy index looks at how well the muzakki in Situbondo Regency understand the basis of zakat and its continuation. With the range of zakat literacy index values, it can be seen that the literacy level of muzakki is in the low, medium, or high categories. The following formula is used to calculate the Zakat Literacy Index.

$$ILZ = (\overline{X}\ \Sigma(Score_{ibsc}\ x\ Smp\ bsc\ W_i\ x\ 100))\ x\ W_{vi}bsc + (\overline{X}\ \Sigma(Score_{iadv}\ x\ Smp\ Adv\ W_i\ x\ 100))\ x\ W_{vi}Adv$$

Table 5. Omnibus test of model coefficients

		Chi-square	df	Sig.
Step 1	Step	50,161	4	,000
	Block	50,161	4	,000
	Model	50,161	4	,000

Source: Primary data, processed, 2021

Table 6. Logistics Regression Coefficient Test Results

	B	S.E.	Wald	Df	Sig.	Exp(B)
X1_ILZ	,076	,029	6,790	1	,009	1,079
X2_PEND	,000	,000	,664	1	,415	1,000
X3_PENDK	,296	,146	4,102	1	,043	1,345
X4_KPC	3,554	1,186	8,975	1	,003	34,949
Constant	-21,466	5,216	16,938	1	,000	,000

Source: Primary data, processed, 2021

Table 7 presents the results of the calculation of the zakat muzakki literacy index in Situbondo Regency. In this study, the calculations that have been carried out by the researcher resulted in the literacy index value of zakat muzakki in Situbondo Regency for the basic dimension of zakat knowledge of 91.5 where this value is included in the high category because it is more than 80. Then, the dimension of advanced knowledge about zakat obtained an index value zakat literacy is 70.93, where this value is included in the middle category because it is in the range >60 – 80.

Based on the data processing of the zakat muzakki literacy index score in Situbondo Regency, a value of 84.31 was obtained. This value is obtained by calculating the Zakat Literacy Index at the dimensional level by multiplying the total zakat literacy index in each dimension by each dimension weight, then the results of the

Table 8. Dimensional weighting results and the total zakat literacy index at the dimensional level in Situbondo Regency

Dimension	Variable	Average number of indicators	Zakat literacy index at the variable level	Total zakat literacy index for each dimension
Basic Dimension	Variable 1	95,89	22,05	91,5
	Variable 2	96,23	19,24	
	Variable 3	87,67	15,78	
	Variable 4	91,78	21,11	
	Variable 5	73,97	13,32	
Advanced Dimension	Variable 1	71,23	16,38	70,93
	Variable 2	51,14	10,74	
	Variable 3	89,86	21,57	
	Variable 4	79,45	12,71	
	Variable 5	59,59	9,53	

Source: Primary data, processed, 2021

Table 9. Results of the *muzakki zakat* literacy index in Situbondo Regency

Dimension	Total zakat literacy index for each dimension	Zakat literacy index at the Dimensional Level	Total zakat literacy index
Basic Dimension	91,5	59,47	84,31
Advanced Dimension	70,93	24,82	

Source: Primary data, processed, 2021

multiplication is in total, and to produce the result of the zakat muzakki literacy index value in Situbondo Regency. The final value of the Zakat Literacy Index is 84.31 where the results are included in the middle or moderate category.

Zakat literacy index results

The results of the measurement of the *zakat* literacy index not only can be an initial reference for *zakat* stakeholders in determining which areas will be the targets of efficient and effective *zakat* education programs but also can be a reference for the government and *zakat* authorities in determining appropriate regulations to increase public understanding or literacy about *zakat*. The results of the calculation of the *Zakat* Literacy Index are input for *zakat* stakeholders to make appropriate policies which later these policies can support *zakat* collection programs carried out by institutions so that the collected *zakat* funds reach the optimal point or in accordance with the *zakat* targets that should be collected.

The results of the calculation of the *Zakat* Literacy Index can be seen that the *Muzakki Zakat* Literacy Index score in Situbondo Regency is 84.30, the score is in the high category. The score for *zakat* knowledge in general with *zakat* knowledge continues to experience inequality where the score on the basic dimension is 91.5 while the score on advanced knowledge is only 70.93. Although the two scores are included in the high and medium categories, there is a very high disparity between the dimensions of basic knowledge of *zakat* and advanced knowledge of *zakat*.

In Situbondo Regency, there is still a score gap between the dimensions of basic *zakat* knowledge and the advanced *zakat* knowledge dimensions. This is due to the lack of socialization carried out by *zakat* institutions regarding advanced knowledge of *zakat*. In fact, the dimension of advanced knowledge of *zakat* is no less important than the dimension of basic knowledge of *zakat* that must be known. In the dimension of advanced knowledge of *zakat*, there are several important points that must be known such as

various *zakat* institutions, *zakat* regulations, the effects of *zakat*, and *zakat* payment tools such as digital payments which are felt to make it easier to pay *zakat* in this modern era.

Effect of *zakat* literacy level on *muzakki*'s decision to pay *zakat* on registered *zakat* institutions

The level of *zakat* literacy has a positive and significant effect on the decision of *muzakki* to pay *zakat* at the registered *zakat* institutions in Situbondo Regency. The regression results show a significance level (p-value) of 0.009 and a positive coefficient of 0.076. This shows that the higher the literacy level of *muzakki*'s *zakat*, the better the understanding and knowledge of *zakat*, so that the chances of *muzakki* paying their *zakat* to the registered *zakat* institutions will also be higher.

The level of *zakat* literacy has a significant effect on the decision of *muzakki* to pay *zakat* at the registered *zakat* institutions according to the theory proposed by Crow and Crow (1989) which states that a person's interest is influenced by three factors, one of which is the encouragement factor of the individual. The motivating factor in this case is the knowledge of *zakat*. The high level of literacy of *muzakki zakat* makes the *muzakki* aware of his obligations as a Muslim to carry out Allah's commands, one of which is tithing if the assets owned have reached the haul and nishab. Understanding of *zakat* on a basic and advanced basis is an internal factor of *muzakki* that will affect the attitude and motivation of *muzakki* to pay *zakat* (Nurkholis and Jayanto, 2020). The results of this study contradict the research conducted by Intan Suri M (2020). This study shows that *zakat* literacy has no effect on people's interest in paying *zakat* at BAZNAS.

Effect of income on *muzakki*'s decision to pay *zakat* on registered *zakat* institutions

Income has a positive and insignificant effect on the decision of *muzakki* to pay *zakat* on registered *zakat* institutions. This shows that the size of the income does not affect the decision of *muzakki* to pay *zakat* to the official OPZ. The results of this study contradict the research of Nugroho and Nurkhin (2013). The study states that the higher the income, the higher the public's interest in paying professional *zakat* through BAZNAS.

According to Mus'ab (2011) people do not pay *zakat* to amil *zakat* institutions because people still consider *zakat* as a double

obligation in addition to income tax so that it is difficult for them to bear the proportion of *zakat*. Therefore, some people prefer to hand over their *zakat* funds directly because the benefits obtained, namely the tax deduction itself is considered insignificant. For respondents, they think that the most important thing is to pay *zakat* and have performed their religious obligations as Muslims. They do not think about where the *zakat* funds should be distributed. To distribute their *zakat* funds, most respondents directly give them to *mustahik* who are around them on the grounds that they already know the condition of the *mustahik*.

Effect of education on *muzakki*'s decision to pay *zakat* on registered *zakat* institutions

Education has a positive and significant effect on the decision of *muzakki* to pay *zakat* on registered *zakat* institutions. This is proved by the result of a significance value (p-value) of 0.043 where the result of this significance value is less than 0.05 (5%) and the coefficient value is 0.296. That is, the higher the level of education, the greater the opportunity for *muzakki* to pay their *zakat* to the registered *zakat* institutions.

The results of this study are in accordance with research conducted by Nasution (2017) which states that a person's education level affects people's interest in paying *zakat* on BAZNAS. Education can lead a person to find out which things are good for himself and his environment and which are not, which things are beneficial for him and not. The higher a person's education level, the wider the person's mindset to think logically. That way, they will more easily accept the information submitted by the registered *zakat* institutions. In this study, it is stated that the higher the education level of the *muzakki*, the higher the chance of the *muzakki* to distribute *zakat* funds to registered *zakat* institutions.

Effect of trust on *muzakki*'s decision to pay *zakat* on registered *zakat* institutions

Trust has a positive and significant effect on the decision of *muzakki* to distribute their *zakat* to registered *zakat* institutions. The regression results show a significance value (p-value) of 0.003 where the number is smaller than 5% or 0.05. This means that Ho is rejected and H1 is accepted. The regression results also show a positive coefficient value of 3.554. This shows that the higher the value of *muzakki*'s trust in the registered *zakat* institutions, the

greater the chance of the *muzakki* paying *zakat* to the registered *zakat* institutions.

The results of this study are in line with the results of research conducted by Pertiwi (2020). The results in this study indicate that the trust variable has a significant effect. The variable of trust in the registered *zakat* institutions is very crucial which will later influence the *muzakki*'s decision to distribute their *zakat*. The existence of accountability, transparency, and the ability of amil that can be known by the public directly will make people aware to channel their *zakat* funds to official *zakat* management organizations. Complete information about official *zakat* management organizations will increasingly affect the awareness they get so that from this knowledge it will shape people's attitudes and behaviour (Ridlwan and Sukmana, 2017).

Conclusion

This study discusses the effect of *zakat* literacy level, income, education, and trust on *muzakki*'s decision to pay *zakat* at the registered *zakat* institutions in Situbondo Regency. The level of *zakat* literacy uses the *Zakat* Literacy Index with the Simple Weighted Index method. The *Muzakki Zakat* Literacy Index in Situbondo Regency is high with a score of 84.30. In the *Zakat* Literacy Index, the highest literacy level of *muzakki* in Situbondo Regency is the basic *zakat* knowledge dimension but is still weak in the advanced *zakat* knowledge dimension.

Based on the results of the logistic regression, it shows that the level of *zakat* literacy, education and trust has a positive and significant effect on the decision of *muzakki* to pay their *zakat* at the registered *zakat* institutions in Situbondo Regency. Meanwhile, income has a positive but not significant effect on the decision of *muzakki* to pay their *zakat* to the registered *zakat* institutions in Situbondo Regency.

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