

The Effect of Income Level, Education Level and Religiosity Level on Muzakki's Interest in Paying Zakat in Semarang City

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Abstract

The specific and special objective of this research is to determine the influence of muzakki's income level, muzakki's education level, and muzakki's religiosity level on their interest to pay zakat through Baznas Kota Semarang. This research employed a quantitative descriptive method with hypothesis testing. The population consisted of all individuals who pay zakat (muzakki) in Baznas Kota Semarang. A sample of 100 respondents was selected using random sampling technique. Data was collected through a questionnaire. The research data was analyzed using validity test, reliability test, multiple regression analysis, simultaneous test (F-test), partial test (t-test), R2 test, and classical assumption test. The research findings indicate that income level has a significant influence on interest, education level does not have a significant influence on interest, and religiosity level has a significant influence on the interest variable. Simultaneously, income level, education level, and religiosity have a significant impact on the interest of muzakki in paying zakat at Baznas Kota Semarang. As there haven't been enough studies conducted in Baznas regarding this topic, this research will play an important role as a leading example for other researchers in cities other than Semarang to explore similar institutions involved in zakat collection.

Keywords: Use Income, Education, Religiosity, Muzakki's Interest, Zakat

1. Introduction

Zakat was established more than 1400 years ago by Allah SWT to mankind through the messenger Muhammad (SAW) to remove poverty from society and also to help poor people so that the goal of socio-economic growth can be achieved. Zakat is one of the main sectors of the economy in Muslim countries. As the third pillar of Islam, the payment of zakat is an obligation for deserving Muslims to clean up their wealth by distributing it to mustahiq based on specific criteria (Zenal, 2018). From another point of view, zakat is the obligation of the rich in social life (Kahf, 1997). Quoted in Surah At-Taubah, *خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْنِهِمْ* "Take sadaqah from their amwal (property and income) to perfect them, and purify them with it" (Al-Qur'an, 9:103). Based on the verse, zakat will cleanse the human soul from miserliness and excessive love for worldly possessions and not worshipping wealth in life.

Every individual in this world has the responsibility to manage his assets in accordance with the principles and provisions of religion. Therefore, they are prohibited from squandering and wasting these assets, because in these assets there are social rights (Supena, 2009). This social right refers to the right of other people, especially the poor, to get a share of the individual's excess assets, such as through the payment of zakat.

The level of one's religiosity can be interpreted as the level of involvement in religious practices. One of the factors that influence a person's success in collecting zakat is the individual's religious condition (Hafidhuddin, 2004).



Apart from the level of one's religion or religiosity, there are also other factors such as income and education. The higher a person's income, the greater the possibility of his ability to meet daily needs, and if a person's basic needs have been met and there is an excess, then legally he is obliged to pay zakat. However, in reality, many of us are reluctant to pay zakat. A person's level of education also has an influence on how to discuss, patterns of interaction, and actions taken by individuals in various aspects of behavior and so on.

Baznas Semarang City is an institution that carries out zakat, infaq, and shadaqah collection activities and distributes them to the rightful asnaf. As a zakat management institution, it is very important for Baznas Semarang City to understand the various factors that influence a person's interest in carrying out their obligations to pay zakat.

This research was motivated by research gap in previous studies. Based on research conducted by Salmawati & Fitri (2018) at Baitul Mal, Banda Aceh City, income levels have a significant effect on muzakki's interest in paying zakat. Then research conducted by Pertiwi (2020) at Baznas Lampung Province shows that the level of income has a significant positive effect on muzakki's interest in paying zakat. However, it is different from the research by Tho'in & Marimin (2019) in the Solo branch of Lazis Central Java, that income level does not affect on muzakki's interest in paying zakat.

Furthermore, research on the level of education on muzakki's interest in paying zakat by several previous researchers, namely research from Tho'in & Marimin (2019) at Lazis Central Java solo branch that education level has a significant effect on muzakki's interest in paying zakat. Meanwhile, according to Sekarrini (2018) at Baznas Gorontalo city, the level of education has no significant effect on muzakki's interest in paying zakat.

Then research on the level of religiosity on muzakki's interest in paying zakat by several researchers, namely research from Sekarrini (2018) at Baznas Gorontalo city that the level of religiosity has a significant positive effect on muzakki's interest in paying zakat. However, it is different from Mubarok's research (2021) at Baznas Trenggalek City that the level of religiosity does not affect muzakki's interest in paying zakat.

Based on research gap From some of the previous studies above, this research will discuss the effect of muzakki's income level, the effect of muzakki's educational level, and the level of religiosity of muzakki on interest in paying zakat at Baznas Semarang City. The difference between this research and the previous one is that this research was conducted at Baznas Semarang City with different time, population and sample.

The low level of muzakki's interest in paying zakat at Baznas Semarang City is a problem or problem that will be examined in this case. This research has the urgency to produce articles that will be published in national or international journals with ISSN.

The specific and specific purpose of this study was to determine the effect of muzakki's income level, muzakki's education level, and muzakki's level of religiosity on their interest in paying zakat through Baznas Semarang City. Specific specifications in this research scheme are the focus on the management of zakat management, especially in terms of collecting zakat from muzakki through the Semarang City Baznas.

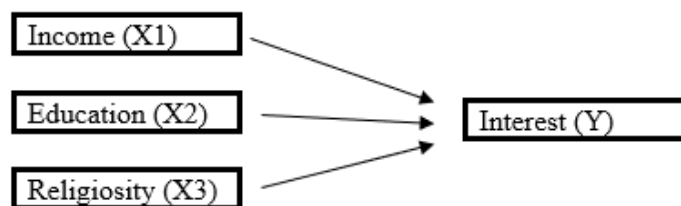
Zakat is a form of worship that has both vertical and horizontal dimensions. This is because zakat has a correlation and provides various benefits and uses that mustahik feel directly. In addition, zakat is also a manifestation of one's faith in Allah SWT (Huda, 2015; Firdaus et al., 2012; Wahab & Rahim, 2011). Islam requires every Muslim (muzakki) who can afford to pay zakat according to his own economic size. However, for Muslims who can't afford it, for example if they still have limitations in meeting their own or their family's daily needs, then the obligation to pay zakat becomes non-compulsory for that group (Hassan & Ashraf, 2010; Fitri, 2017).

Religiosity comes from the word "religio" which comes from Latin and means "to bind". In the context of religion, binding refers to the existence of rules and obligations that must be obeyed by adherents of religion. Religiosity involves a binding relationship between individuals and God, between fellow human beings, and with the natural surroundings (Santosa & Sinarasri, 2015).

Income refers to the rewards received by a person after completing his work to earn a living (Yuningsih et al., 2015). In simple terms, income is a reward given to someone as an appreciation for their services or wages given as a contribution and participation in the production of goods and services. Through this income, a person fulfills his needs by carrying out shopping activities or buying and selling transactions.

According to SISDIKNAS Law Number 20 of 2003, especially Chapter I Article 1, education is a structured effort in creating an environment and learning process with specific goals to be achieved. In another sense, education includes various efforts and efforts that have been planned to influence other people, both individually and collectively (society), so that they can carry out what is expected by educational actors (Notoatmodjo, 2003).

Interest is a condition in which a person feels interested in certain things followed by a desire to learn or study them, with the aim of proving and gaining a deeper understanding of the subject (Yazid, 2017). Another definition of interest is feelings, hopes, beliefs, tendencies, and prejudices that are interrelated and form a single unit, which can lead individuals to certain choices and decisions (Triyawan et al., 2016).



The hypothesis in this study is as follows:

- H1: The level of income partially has an influence on the muzakki's interest in paying zakat.
- H2: The level of education partially has an influence on the muzakki's interest in paying zakat.
- H3: The level of religiosity partially has an influence on the muzakki's interest in paying zakat.



H4: Income level, education level, and religiosity level simultaneously have an influence on muzakki's interest in paying zakat.

2. Research Methods

This study uses a quantitative descriptive method which also involves hypothesis testing. The population of this study consisted of all individuals who pay zakat (muzakki) at Baznas Semarang City around 2800 People. The research sample consisted of 100 respondents who were randomly selected using a random sampling technique. Research data was collected through a questionnaire (questionnaire). The validity and reliability of the questionnaire were tested using an appropriate analysis. Research data were analyzed using multiple regression analysis, simultaneous test (F test), partial test (t test), R2 test, and classical assumption test.

3. Results and Discussion

Validity Test

Table 1. Validity test (X1)

		Item_1	Item_2	Item_3	Item_4	Total Score_X1
Item_1	Pearson Correlation	1	-.426**	.350**	-.217*	.463**
	Say. (2-tailed)		.000	.000	.030	.000
	N	100	100	100	100	100
Item_2	Pearson Correlation	-.426**	1	.314**	.629**	.535**
	Say. (2-tailed)	.000		.001	.000	.000
	N	100	100	100	100	100
Item_3	Pearson Correlation	.350**	.314**	1	.091	.801**
	Say. (2-tailed)	.000	.001		.369	.000
	N	100	100	100	100	100
Item_4	Pearson Correlation	-.217*	.629**	.091	1	.496**
	Say. (2-tailed)	.030	.000	.369		.000
	N	100	100	100	100	100
SkorTotal_X1	Pearson Correlation	.463**	.535**	.801**	.496**	1
	Say. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).
* . Correlation is significant at the 0.05 level (2-tailed).

Table 2. Validity test (X2)

		Item_1	Item_2	Item_3	Item_4	SkorTotal_X2
Item_1	Pearson Correlation	1	.086	.563**	.252*	.709**
	Say. (2-tailed)		.395	.000	.011	.000
	N	100	100	100	100	100
Item_2	Pearson Correlation	.086	1	.393**	.403**	.606**
	Say. (2-tailed)	.395		.000	.000	.000
	N	100	100	100	100	100
Item_3	Pearson Correlation	.563**	.393**	1	.244*	.728**
	Say. (2-tailed)	.000	.000		.014	.000
	N	100	100	100	100	100
Item_4	Pearson Correlation	.252*	.403**	.244*	1	.740**
	Say. (2-tailed)	.011	.000	.014		.000
	N	100	100	100	100	100
SkorTotal_X2	Pearson Correlation	.709**	.606**	.728**	.740**	1
	Say. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).
* . Correlation is significant at the 0.05 level (2-tailed).



Table 3. Validity test (X3)

		Item_1	Item_2	Item_3	Item_4	ScoreTotal_X3
Item_1	Pearson Correlation	1	.153	.134	-.131	.267**
	Say. (2-tailed)		.128	.185	.193	.007
	N	100	100	100	100	100
Item_2	Pearson Correlation	.153	1	.177	.227*	.434**
	Say. (2-tailed)	.128		.077	.023	.000
	N	100	100	100	100	100
Item_3	Pearson Correlation	.134	.177	1	.132	.940**
	Say. (2-tailed)	.185	.077		.189	.000
	N	100	100	100	100	100
Item_4	Pearson Correlation	-.131	.227*	.132	1	.330**
	Say. (2-tailed)	.193	.023	.189		.001
	N	100	100	100	100	100
ScoreTotal_X3	Pearson Correlation	.267**	.434**	.940**	.330**	1
	Say. (2-tailed)	.007	.000	.000	.001	
	N	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Table 4. Y Validity test

		Item_1	Item_2	Item_3	Item_4	SkorTotal_Y
Item_1	Pearson Correlation	1	.061	.352**	.219*	.512**
	Say. (2-tailed)		.545	.000	.029	.000
	N	100	100	100	100	100
Item_2	Pearson Correlation	.061	1	.358**	.459**	.761**
	Say. (2-tailed)	.545		.000	.000	.000
	N	100	100	100	100	100
Item_3	Pearson Correlation	.352**	.358**	1	.126	.663**
	Say. (2-tailed)	.000	.000		.212	.000
	N	100	100	100	100	100
Item_4	Pearson Correlation	.219*	.459**	.126	1	.717**
	Say. (2-tailed)	.029	.000	.212		.000
	N	100	100	100	100	100
SkorTotal_Y	Pearson Correlation	.512**	.761**	.663**	.717**	1
	Say. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

From the table above it can be seen that all statement items show a Sig value. (2-tailed) is less than 0.05 and the Pearson Correlation value is positive, therefore it can be declared valid and continued.

Reliability Test Results

Table 5. Reliability test

Variable	α Cronbach	α Standing	Information
Income (X ₁)	0.927	0.6	Reliable
Education (X ₂)	0.838	0.6	Reliable
Religiosity (X ₃)	0.868	0.6	Reliable
Minat (Y)	0.899	0.6	Reliable

From the summary table above, it shows that all Cronbach's alpha values are more than 0.60, so it can be concluded that the questionnaire is reliable and can be continued.

Classic Assumption Test

Table 6. Kolmogorov-smirnov one-sample normality

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.09983476
Most Extreme Differences	Absolute	.066
	Positive	.066
	Negative	-.044
Test Statistic		.066
Asymp. Sig. (2-tailed)		.067 ^c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Based on the table above, it is known that the significance value of Asymp.Sig (2-tailed) is 0.067 which is greater than 0.05. So according to the basis for decision making in the Kolmogorov-Smirnov normality test above, it can be concluded that the data is normally distributed. Thus, the normality assumptions or requirements in the regression model have been met.

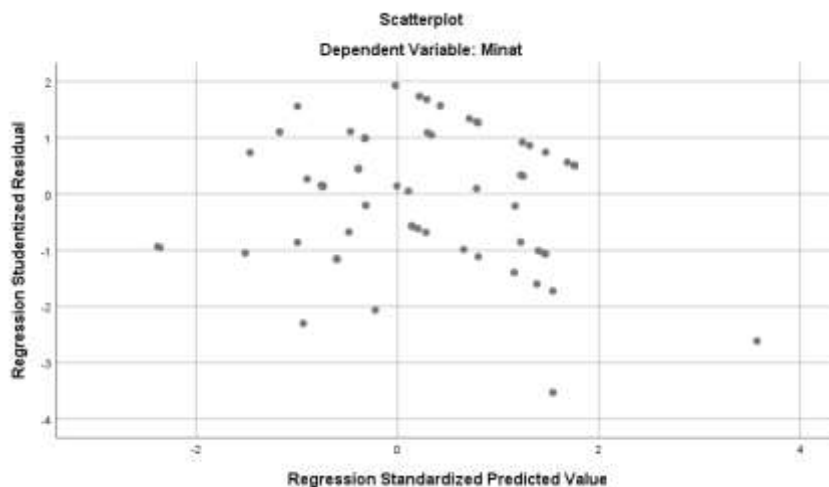


Figure 2. Heteroscedasticity test



Based on the picture above, the points spread randomly and evenly over the X and Y axes, do not collect in one place and do not form a certain pattern. So it can be concluded that there is no heteroscedasticity between the independent variables.

Table 7. Multicollinearity test results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.071	1.709		2.967	.004		
Income Level	.596	.107	.532	5.593	.000	.697	1.435
Level of education	.011	.102	.010	.105	.917	.717	1.394
Religiosity Level	.097	.039	.210	2.525	.013	.912	1.096

a. Dependent Variable: Minat

From the results of calculating the tolerance value for each variable greater than 0.10, namely 0.697, 0.717, 0.912 and the VIF value for each variable smaller than 10 is 1,435, 1,394, 1,096. So it can be concluded that there is no multicollinearity between the independent variables.

Multiple Regression Analysis

Table 8. Multiple regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.071	1.709		2.967	.004
Income (X1)	.596	.107	.532	5.593	.000
Education (X2)	.011	.102	.010	.105	.917
Religiosity (X3)	.097	.039	.210	2.525	.013

a. Dependent Variable: Minat (Y)

Based on table 1 presented above, it can be seen that the multiple linear regression model function can be written in the formula as below:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 5.071 + 0.596X_1 + 0.011 X_2 + 0.097 X_3$$

The constant value is 5.071 meaning that if the independent variable is 0 or is considered to have no value then the value of Income (X₁) and Education (X₂) Religiosity (X₃) of 5.071. X coefficient value₁ 0.596 and a positive sign means that if the Income variable (X₁) increases by 1 unit, then Interest (Y) will increase by 0.596 The coefficient value of X₂ 0.011 and a positive sign means that if the Education variable (X₂) increases by 1 unit, then Interest (Y) will increase by 0.188 The coefficient value of X₃ 0.097 and a positive sign means that if the Religiosity variable (X₃) increases by 1 unit, then Interest (Y) will increase by 0.097.

T-Test

Based on the results of this study, it can be concluded that the level of income (X₁) has a significant effect on interest (Y), with a t-sig value of 0.000 (0.000 < 0.05). Therefore H₁ accepted. Education Level (X₂) has no effect on Interest (Y), with a t-sig of 0.917 (0.917 >



0.05). Therefore H_2 rejected. Religiosity Level (X_3) has a significant effect on Interest (Y), with a t-sig value of 0.013 ($0.013 < 0.05$). Therefore H_3 accepted. Based on the results of the partial test (t) above, it shows that the level of income and the level of religiosity have an influence on interest, while the level of education has no effect on interest.

F-Test

Table 9. F test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	182.742	3	60.914	20.962	.000 ^b
Residual	278.968	96	2.906		
Total	461.710	99			

a. Dependent Variable: Minat (Y)
b. Predictors: (Constant), Religiosity (X3), Education (X2), Income (X1)

From the results obtained by calculating the SPSS it can be seen that the significance value is 0.000 with an Fcount value of 20.962. The basis used in decision making is an alpha significance level of 5% ($\sigma = 0.05$). Because the significance value is less than 0.05 as shown in table 2 above, this indicates that there is an effect of income level, education, and religiosity simultaneously or jointly on muzakki's interest in paying zakat at Baznas Semarang City.

R²-Test

Table 10. R Determination test²

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.629 ^a	.396	.377	1.705

a. Predictors: (Constant), Religiosity (X3), Education (X2), Income (X1)

The value of the coefficient of determination (R^2) is shown in the Adjusted R Square column with a value of 0.396. This shows that the variables in this research have a contribution effect of 39% on a person's interest (muzakki) to pay zakat, while 61% is influenced by various other variables not examined in this study.

4. Conclusion

The results showed that the level of education had no effect on interest, the level of education had an effect on interest, and the level of religiosity had an effect on interest. Simultaneously or jointly income level, education level, and religiosity have a significant effect on muzakki's intention to pay zakat at Baznas Semarang City.



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