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The Influence of Knowledge, Income Level, Transparency, and Trust in *Muzakki's* Interest to Pay *Zakat* through The *Zakat* Organization outside Java and Java Island

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ABSTRACT
This study aims to provide an overview and empirical evidence regarding the influence of knowledge, income level, transparency, and Muzakki's confidence in paying zakat through the Zakat Organization in Indonesia, particularly the difference between the island of Java and outside Java. The zakat potential in Indonesia is quite vast, but it is not in accordance with the reality of the amount of zakat obtained and managed by the Zakat Organization. Therefore, the author deems it necessary to research the factors that influence the interest of the community to pay their zakat at the Zakat Organization. Data collection in this study was carried out with a questionnaire with the respondents' previously determined criteria. The participants were 261 respondents. The results showed that knowledge, transparency, and variables had no significant effect, while the income level variable had a significant positive impact outside Java Island. Besides, the trust variable had a significant positive impact on Java Island. Furthermore, the last finding is that there is a significant difference in the interest of muzakki to pay zakat in zakat institutions outside Java and Java.
Keywords: *Knowledge, Income Level, Transparency, Trust, Interest to Pay Zakat, Zakat Organization*

1. BACKGROUND

Islam teaches several ways to deal with the problem of poverty, namely by mutual assistance between humans through alms and *zakat*. *Zakat* is one of the pillars of Islam that every Muslim must carry out. Islam teaches that zakat can reduce social inequalities from economic injustices created in society. The concept of *zakat* in Islam states that there are some rights for others, especially the rights of the poor towards people who have excess assets. Assets owned by humans are entrusted from Allah SWT, which will be more blessed if some of the assets can be channeled with alms and *zakat*. It certainly will be beneficial in alleviating poverty. It is the same as the meaning contained in the Qur'an surah Al-Ma'arij (70: 24-25): Meaning: 24….. *and those whose property has been prepared for a certain portion,* And 25….. *for the (poor) people who ask and those who do not ask*.

Zakat is an individual spiritual value that is vertical towards Allah (*Hablumminallah*) and a form of horizontal worship to fellow human beings (*Hablumminannas*). Allah SWT ordered his servant to give alms from the assets he had. It is in accordance with His word in the verse of the Qur'an 'surah Al-Hajj (22:78), which states: Meaning: So establish prayer, pay *zakat* and hold on to Allah's rope. He is your protector, so He is the best Protector and the best Helper.

According to Law No. 23/2011 concerning Zakat Organization, there are two institutions that have the task, administration and utilization of *zakat*, and this management is carried out by the Amil Zakat Institution (LAZ) or the Amil Zakat Agency (BAZ). LAZ is a non-governmental institution. Meanwhile, BAZ is a non-structural independent governmental institution. The *zakat* management organizations aim to increase public awareness in performing zakat services and distribute them to eight asnaf. If *zakat* is handled well by institutions, *zakat* can act as an economic instrument that can alleviate poverty, open employment, increase income, and encourage the growth of the community's economy. However, according to the Zakat Forum [1], it is stated that what happened after the *zakat* management regulation was formed was still unable to accommodate and resolve the dynamics of the existing problems.

The data on *zakat* collection conducted by [2] showed that the possibility of *zakat* is no more than Rp500 million for 2.5% of the required amount of zakat payments, whereas, in 2018, the total collection of *zakat* was only 8.1 trillion. It creates a gap between the potential and the realization of *zakat* nationally, where the contribution between the accumulation of zakat and the unrealized potential of *zakat* is not good. This gap is the *zakat* organization problem. The problem is that many people have not paid their *zakat* through *zakat* organizations even though *zakat* payments are a necessity for all Muslims in the world. The massive gap between the *zakat* funds collected and the potential of

zakat available indicates that the Muzakki of Indonesia underutilizes the *zakat* organization.

Moreover, based on [3], there is the fact that most of the population in Indonesia who are Muslim is about (63%) live on the island of Java, while the rest (37%) are outside the island of Java. Thus, it can be understood that the potential value of zakat (61.2%) is in Java. The data also show that Muzaki (60%) are in Java, of all Muzaki in Indonesia. It indicates that the percentage of potential zakat and the percentage of Muzaki in Java are almost equal. However, when it is viewed from the number of *Mustahik* collected in Java as much as (66.5%), there is an imbalance between the composition of Muzaki - Mustahik between Java and outside Java. The massive gap between the zakat in Java and outside Java indicates that the *Muzakki* of Indonesia experience inequality. Therefore, this research aims to highlight the implementation of zakat in Java and outside Java.

Several aspects influence the lack of interest in *muzakki* to pay *zakat* through *zakat* organization. First, *muzakkis* ignore the obligation to pay zakat or lack of knowledge about zakat organization. Indonesian people channel their zakat directly with a percentage of 44%, while the others channel it through mosque by 36%, LAZ by 8.8%, BAZ at 6% and other organizations by 5% [4]. It shows that most people pay *zakat* to BAZ or LAZ, leading to a lack of information about the distribution of zakat funds. The higher the interest in an institution is, the higher the level of participation will be. Formally, LAZ and BAZ are *zakat* institutions that the community can trust because it is allowed in the Law in Indonesia, so it legally does not need to be questioned. However, the fact is that there are very few people who pay *zakat* to *zakat* organizations.

Second, the level of income is also believed to be a factor that influences people's interest in paying *zakat*. Islam states that a person is obliged to pay *zakat* if the income has reached Nisab and its haul, and vice versa, if someone's salary has not reached Nisab and its haul, then that person is not obliged to pay zakat. Third, [5] found that transparency positively affects muzakki's interest and trust in paying *zakat* at *zakat* management institutions. However, [6] found that transparency had no significant effect on compliance with paying *zakat*. Therefore, the authors also include openness as a matter that affects the interest of muzakki in paying zakat on zakat organization.

Fourth, according to [7], it is distrust of the Zakat Management Agency. One of the factors affecting the reluctance of the community to pay *zakat* at *zakat* organization is the lack of trust from the community towards zakat organization in distributing zakat to *mustahiq*. Indonesian society tends to prefer paying zakat directly. Instead of channeling it to the zakat institution, mainly, zakat organization, *muzakki* thinks it is safer to pay zakat directly and receive it by *mustahiq*. Furthermore, *muzakki* can interact directly with *mustahiq*, so there is no distance between *muzakki* and *mustahiq*. Based on that reason, some people pay their *zakat* not through the *zakat* organization or *amil zakat* but directly to *Mustahiq*. The habit of this community lasted a long time, and changing the habit cannot be done in a short time.

Interest is a tendency towards the heart. Interest arises from within a person if something of importance is useful, can be experienced in real terms, and if outsiders also push towards it. Thus, it can be concluded that interest is a strong encouragement for someone to do everything in realizing their desires. Interest can arise due to internal and external factors [8]. The problem in the community is the lack of knowledge about the zakat organization, people's income, transparency of the organization, and lack of trust from the community with the *amil zakat* institution. Based on this reason, the need for strategies and methods of *zakat* management organization is to invite and inform the public about the payment of *zakat* through the organization.

The purpose of this research was to analyze *zakat* in Java and non-Java islands related to a) the knowledge on interest to pay *zakat* through *zakat* organization; b) the level of income on the interest to pay *zakat* through zakat organization; c) transparency on the interest to pay *zakat* through *zakat* organization; d) the trust on the interest to pay *zakat* through zakat organization. The next parts of this paper discuss the theoretical framework and hypothesis formulation, research method, data analysis, conclusion, suggestions, and implications.

2. LITERATURE REVIEW

2.1. Theoretical Framework

2.1.1 Attribution Theory

Attribution theory is a theory that is applied in examining attitude-behavior inconsistencies. Attribution theory explains a person's behavior caused by internal factors or external factors. According to [9], the originator of attribution theory is a theory that explains a person's behavior. The behavior is caused by dispositional factors (internal or internal factors) such as nature, character, attitude, or external conditions, such as the pressure of a particular situation or situation that forces someone to do specific actions. Attribution theory is one suitable theory used to explain various behaviors inside everyday life. By using attribution theory, measurements can be made of the activities carried out by each individual in carrying out his activities caused by internal and external factors.

Behavior caused by internal factors is believed to be under control or originating within the individual, like personality, motivation, or ability. The reaction caused by external factors is believed to result from external causes or to

originate from outside the individual self, such as equipment or other people's social influence [10]. Thus, external factors that influence a person's behavior include social factors that shape the character in the person, for example, from the family environment, colleagues, friends, education and the surrounding mass media. The implication of this attribution theory is to support the knowledge and income variables on the interest in paying *zakat* on *zakat* organization, which are both internal and external factors of a *muzakki*.

2.1.2. Stewardship Theory

The theory of stewardship is based on mutual interests; thus, actions taken by managers will refer to the common interest to achieve organizational goals. If there are differences of interests between the organization and the manager, there will be cooperation between managers and organizations to achieve the common goals. Stewardship theory is a theory that describes the situation where a purpose does not motivate the manager - the use of the individual but aims more at their primary objectives for the benefit of the organization [11]. The nature of trust, integrity, honesty, and responsibility is used to build the theory of stewardship in this study. In the view of stewardship theory, management can be trusted if managers work well in the public interest [12].

These views of trust in *amil zakat* institutions are based on their actions in accordance with the public interest. This theory also explains that the increase in company performance is due to the trustworthiness and loyalty of company managers to the company's commitment. The stewardship theory in this study refers to the concept of trust. It is in line with [13], who stated that the basis of this theory is trust. Those who own have the power to trust the resource manager to carry his job correctly, responsibly, and with integrity. It is considered a strong relationship between *muzakki*'s trusts in the interest to pay *zakat* at the *amil zakat* institution. The theoretical implications of this study are that the stewardship theory is used in general to form a logical framework of thinking about the relationship of the variable trust to the variable interest in paying zakat. Interest in paying zakat influences the impact obtained by *muzakki* on the nature of trust, integrity, honesty and responsibility of zakat organization.

2.2. Zakat

Zakat plays a significant role in the Islamic fiscal system, individually as a significant source of income and could be used as an instrument to finance specific programs to achieve social, political, and economic development among Muslim communities. *Zakat* is regarded as one of the most critical sources of funds available within the Islamic economic and financial system. Thus, to provide the influence of trust, the *zakat* organization has to conduct financial transactions efficiently and securely. It is in line with [14]. Besides tax, *Zakat* is the primary income for Islamic countries, such as land tax, agriculture products, and others. [15]. *Zakat* is not similar to a donation or voluntary *Sadaqah*. *Zakat* is a Muslim obligation that must be paid. Therefore, *zakat* is something exceptional because it has standard requirements and rules for the allocation, source, quantity, and time specified stated by sharia [16].

Zakat consists of *Zakat* Al-Fitrr and *Zakat* Mal. *Zakat* Al-Fitr is required for every Muslim after sunset at the end of Ramadan. *Zakat* Mal can be paid at an indefinite time, including the results of trade, agriculture, mining, marine products, livestock products, assets, gold and silver, and the work salary (profession), each of which has its calculations. Frequently, the type of object of *zakat* continues to grow. The scholars stated that modern economic sectors are also potential objects of *zakat*, for example, income earned from chicken farms, bees, plantations, property businesses, and securities such as stocks and others.

According to [17], *zakat* institutions should focus on how the distribution of *zakat* can be effective through a series of program that has been prepared. Based on the Qur'an surah At-Tawba verse 60, there are eight groups (*asnaf*) entitled to receive *zakat*, as follows: (1) *Fakir; Fakir* is those who do not have proper assets or income in the form of fulfilling their needs such as clothing, food, shelter, and all other necessities, both for themselves and those who are their dependents. (2) *Poor*, poor have adequate assets or income to meet their needs and those responsible for them but are not fully fulfilled. (3) *'Amilin*, Amilin has shared tasks and jobs. All relate to the administration and financial arrangements of zakat to record the people obliged to pay alms. The type of zakat required him to give substantial assets as Zakat. They further should identify the *mustahik* (recipients of zakat), how many people, how much they need and how much they can afford and other things that need to be addressed. (4) *(Mualaf),* Converts are those who are expected to be inclined to their hearts or whose beliefs can increase in Islam or prevent their evil intentions from the Muslims or hope that they will benefit from defending and helping Muslims from the enemy. (5) *Riqab*, Slaves who do not have property and want to liberate themselves are entitled to get zakat as ransom. In the broad context, slaves, nowadays, such as labor are persecuted and treated inhumanly. (6) *Gharimin* is a term for people who have difficulty living due to debt. These people who are in debt are entitled to receive zakat. It is along with the hope that the alms received will ease the burden of the economy. (7) *Fi Sabilillah* refers to the fighters in the way of Allah SWT. In the time of the Prophet Muhammad, *fi sabilillah* referred to people who fought to defend Islam. However, in the present, the people included in *Fisabilillah* have more

categories. Religious leaders, religious broadcasters in remote areas, and people who built mosques are also included in Fisabilillah. (8) *Ibn Sabil includes* people traveling long distances using horses or on foot in ancient times. They can take days and infrequently experience out-of-stock. People who ran out of stock on the trip were called *ibnu sabil*. However, now the term *ibn sabil* also refers to travelers, who travel far more than three days, including nomads.

2.3. Literature Review and Hypotheses Development

2.3.1. Influence of Knowledge on *Muzakki's* Interest to Pay *Zakat* through *Zakat* Organization

[18] stated that Muslims with religious, educational backgrounds are supposed to have higher awareness and be more knowledgeable about *zakat* and, thus, have a better understanding of the obligatory duties of Muslims. Attribution theory explains that behavior enhanced by internal factors is believed to be under control. Knowledge is one of the internal aspects of an individual; therefore, paying *zakat* is a step of implementation. The more frequency of the tithe will increase the capacity about *zakat*, namely knowledge and understanding of zakat.

[19] found that knowledge has a significant and positive influence on intention and interest to pay *zakat*. In line with Othman et al. [19], the study of [1] concluded that zakat knowledge has a significant positive effect on the interest in paying *zakat* at the *amil* zakat institution. In line with research by [20], *zakat* knowledge significantly affects people's trust in paying *zakat* on *zakat* management institutions. Based on the description above, the hypothesis proposed is:

H1a: Knowledge has a positive effect on the interest of *muzakki* to pay *zakat* through *Zakat* Organization outside Java.

H1b: Knowledge has a positive effect on the interest of *muzakki* to pay *zakat* through *Zakat* Organization in Java.

2.3.2. Influence of Income Level on Muzakki's Interest to Pay *Zakat* through *Zakat* Organization

Attribution theory states that behavior enhanced by external factors is believed to be influential from the environment of family, colleagues, friends, and so on [21]. Income level is one of the external aspects of one's daily life. Income levels can affect the level of zakat paid. The higher the income a person earns, the higher the ZIS must be issued by a Muslim. Islamic teachings provide several requirements for compulsory zakat assets. From the ownership of assets owned, the first thing that must be spent is a family need. If it is still a surplus, it should be paid for the debt. Furthermore, the rest that must be prioritized is distribution through zakat instruments. Of the remaining income, there must be calculated again whether the asset has reached the *nishab*, because it will affect the amount of zakat that will be issued by *muzakki*. Therefore, the high level of income is expected to be able to increase the decision of *muzakki* to pay *zakat* [22].

The study results [22] showed that the income variables' level contributes to explaining the factors that influence ZIS payments. In line with research conducted by [1], the income level variable has a significant positive effect on people's interest in paying *zakat* in *zakat* management institutions. It is also supported by the research of [20], which stated that income has a significant effect on the interest of community members to pay *zakat* on *zakat* management institutions. Based on the description above, the hypothesis proposed is:

H2a: Income level has a positive effect on the interest of *muzakki* to pay *zakat* through *Zakat* Organization outside Java.

H2b: Income level has a positive effect on the interest of *muzakki* to pay *zakat* through *Zakat* Organization in Java.

2.3.3. The Influence of Transparency on Muzakki's Interest to Pay *Zakat* through *Zakat* Organization

Shariah's enterprise theory (SET) [23] can show that transparency of financial reporting is one of the responsibilities to Allah SWT in carrying out all of his duties. Transparency is an effort to provide financial information to those who need it honestly and openly, without any hidden purpose. Suppose Zakat Organization has a transparent attitude in reporting financial information accurately. In that case, the community will be more trustworthy and interested in participating in paying zakat through this institution because the institution can provide financial information honestly and openly in terms of accountability management of entrusted resources.

Transparency of publications about financial information increases public trust in *zakat* institutions. By increasing the level of faith, the intention of *muzakki* to pay *zakat* at the *zakat* institution will increase. [24] found that transparency has a positive influence on people's interest in paying *zakat* through *Zakat* Organization. Hence, financial reporting transparency influences the level of receipt of *zakat* funds. It indicates that good financial reporting transparency will increase the level of revenue of *zakat* funds. Increasing the level of revenue of *zakat* funds indicates that people have an interest in paying high *zakat*. This research was also supported by [22], who showed that the transparency factor

in the zakat distribution report determined the interest of *muzakki* in distributing zakat. Based on the description above, the hypothesis proposed is:

H3a: Transparency has a positive effect on the interest of *muzakki* to pay zakat through *Zakat* Organization outside Java.

H3b: Transparency has a positive effect on the interest of *muzakki* to pay zakat through the *Zakat* Organization in Java.

2.3.4. The Influence of Trust in *Muzakki's* Interest to Pay *Zakat* through *Zakat* Organization

Stewardship theory states that an institution can be trusted if it works well in the public interest. One of the factors that influence people's reluctance to pay zakat at BAZ/LAZ is the lack of trust from the community towards BAZ/LAZ in channeling zakat to *mustahiq* [7]. Thus, some people pay their *zakat* not through *Amil Zakat* but directly to *Mustahiq*. In line with research conducted by the researcher [20], they concluded that trust in zakat management institutions could significantly encourage the interest of *muzakki* to pay *zakat* through *zakat* management institutions. It was also supported by research conducted by [1] stating that trust significantly affected people's interest in paying *zakat* in *zakat* management institutions. Based on the description above, the hypothesis proposed is:

H4a: Trust positively affects the interest of *muzakki* in paying *zakat* through *Zakat* Organization outside Java.

H4b: Trust positively affects the interest of *muzakki* in paying *zakat* through *Zakat* Organization in Java.

2.3.5. Differences in *muzakki's* interest in paying zakat in zakat organizations between outside Java and Java

Each region basically has different characteristics or cultures, especially between Java and outside Java. Report of [3] states that most of the 63% of Muslims live on Java's island, while the rest (37%) are outside the island of Java. Thus, it can be understood that the potential value of zakat (61.2%) is in Java. The report further states that Muzaki (60%) are in Java, of all Muzaki in Indonesia. It indicates that the percentage of potential zakat and the percentage of Muzaki in Java are almost equal. However, when viewed from the number of *Mustahik* collected in Java as much as (66.5%), there is an imbalance between the composition of *Muzaki - Mustahik* between Java and Outside Java. The massive gap between the *zakat* in Java and outside Java indicates that the *Muzakki* of Indonesia experience inequality. Therefore, this research highlights the implementation of *zakat* in Java and outside Java. Based on the explanation above, the seventh hypothesis can be formulated:

H5: There are differences in the interest of *muzakki* paying *zakat* through *Zakat* Organization outside Java and Java.

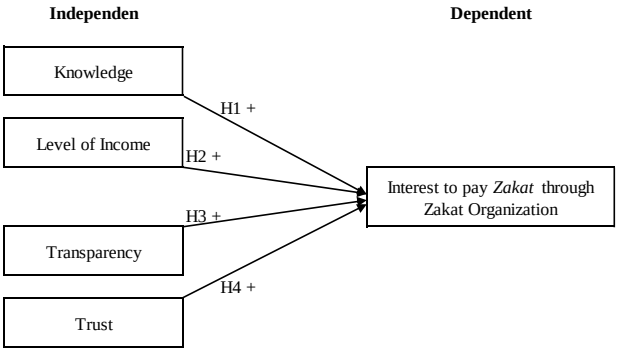

Figure 1. Reseach Model

3. RESEARCH METHOD

3.1. Research Design

3.1.1. Data, Population, and Sample

The four variables explained in the figure above are independent, while *Muzakki*'s interest is dependent. The data used in this study were the primary data. It is collected through a questionnaire method to spread a list of questions (questionnaires) taken from research questionnaires filled in or answered by respondents.

The population in this study were all *muzakki* who paid *zakat* through *Zakat* Organization in Indonesia. The population was very large; thus, the sample was taken by *muzakki*, who resided in Java and non-Java regions. The sampling technique used in this study was the purposive sampling method. The sample selection technique was not done randomly but used specific criteria: Muzaki paid *zakat* through the National *Amil Zakat* Agency (*Zakat* Organization) and Institution of *Amil Zakat* (LAZ).

3.1.2. Research Instrument

Data collection methods used in this study were questionnaires. The scale used to measure this research was the Likert scale. Questionnaires were made in a multiple-choice form with five answer options for each question. In terms of the purposes of quantitative analysis, the answers to each questionnaire q using the Likert scale were given a score of 1-5. Score 5 was the highest score, and score 1 was the lowest. Scoring scores, for example, can be explained as follows: (a) Strongly agree: score 5; (b) Agree: score 4; (c) Neutral: score 3; (d) Disagree: score 2; (e) Strongly disagree: score 1

3.1.3. Operational Definition of Research Variable

3.1.3.1. Dependent Variable

According to [25], interest is a mental device that consists of a mixture of feelings, hopes, establishments, prejudices, or other tendencies that direct the individual to a particular choice. Interest is an individual's desire that comes from either motivation or self-motivation or encouragement that tends to come from outside the individual. Variable interest in the community of measuring scale used a Likert scale 1 to 5. The interest in this study was measured using 4 question items in the form of questionnaires developed from research by [1].

3.1.3.2. Independent Variable

1. Knowledge

A Muslim must know about *zakat*. Sufficient knowledge about *zakat* will have an impact on the attitude of *muzaki* to pay zakat properly. According to [20], most of a person's behavior is determined through a learning process, where learning will become knowledge that will affect a person's behavior, including the practice of the *muzakki*. The knowledge in this study was measured using 4 question items in the form of questionnaires developed from research by [20].

2. Level of Income

Islam does not only require *zakat* on wealth but also requires *zakat* on income. Income is something that is obtained or sourced from the work that has been done to support life needs. Income or commonly called a reward or salary can add assets whose sources are definite and permanent. The knowledge in this study was measured by using 4 question items in the form of questionnaires developed from research by [20].

3. Transparency

Transparency is the opening of access for all parties interested in related information, such as various laws and regulations. [26] claimed that information regarding zakat funds should be made transparent and be disclosed to the public to promote the sustainability, effectiveness and efficiency within the *zakat* institutions and, accordingly, gain the trust of muzakki further. Transparency of *zakat* institutions is critical because the knowledge of *muzakki* about the financial statements of zakat institutions is an external cause that can affect *muzakki*'s interests and beliefs in paying zakat.

Transparency in the management of zakat is expected to make the Muzakki willing to entrust their *zakat* funds to *Zakat* Organization, and all elements of society can be active in creating transparency [27]. Transparency in this study will be measured by using 4 question items in the form of a questionnaire developed from research by [22].

4. Trust

[28] stated that trust is often understood as "the expectation that another person (or institution) will perform actions that are beneficial, regardless of our capacity to monitor those actions." According to [25], trust arises through the process of several perceptions that repeat with learning and experience. [29] defined trust as the willingness of a party to be vulnerable to the action of another party based on positive expectations regarding the other party's motivation and/or behavior.

The level of trust of *muzaki* to an *amil zakat* institution is in its efforts to collect, manage and distribute *zakat*, which runs as it should. [30] stated that the level of trust of *muzakki* in the *amil zakat* institution will increase if Zakat institutions can provide transparent information regarding where the Zakat has been distributed supported by effective reporting in financial statements. Trust in this study was measured using 4 question items in a questionnaire developed from research by [1].

3.2. Data Analysis

The data analysis method was a technique or procedure to test the research hypothesis. This method used quantitative analysis, descriptive statistical analysis, classic assumption, multiple regression, and hypothesis tests.

3.2.1. Quantitative Analysis

3.2.1.1. Descriptive Statistical Analysis

Descriptive statistics are transforming research data in tabulated form to be easily understood and interpreted. Descriptive statistics function to study the procedures for collecting, recording, compiling, and presenting research data in the form of frequency tables or graphs and measuring the statistical values such as mean, median, mode and standard deviation. In general, they provide information about the characteristics of the leading research variables and the demographic data of respondents [31].

3.2.1.2. Validity Test

Validity Test is a measurement concept used to determine the extent to which the accuracy of a measuring instrument in performing its measuring function. An instrument is said to be valid only if the device produces a measuring result in accordance with the measurement objectives [31]. A validity test is conducted by testing the correlation between scores of items with a total score (person correlation). Requirements for validity testing are that each item must have a positive association with the total score at a significant level of 5% or α (0.05).

3.2.1.3. Reliability Test

The reliability test is intended to determine the extent to which the results of a measurement can be trusted. The measuring instruments show the level of accuracy and

stability or good consistency at different times. The measurement results can be trusted if used several times. The same subject group's measurement obtained relatively the same results, as long as the aspects measured in the subject do not change. To measure reliability is to use alpha coefficients that can be measured using the Cronbach alpha statistical test. It will be considered reliable if it gives a Cronbach alpha value bigger than 0,6 (Cronbach alpha > 0,6) [31].

3.2.2. Classic Assumption Test

3.2.2.1. Normality Test

Normality tests are useful for determining data that has been collected, normally distributed or taken from a normal population. The normality test can be seen through the Normal P- P Plot. The provision is that if the points are still in the diagonal line, it can be said that the residuals spread normally. The graph test is complemented by statistical analysis to avoid misleading results using graphics, namely the Kolmogorov-Smirnov (K-S) non-parametric test. The data is normally distributed if the p-value is> 5% in the K-S test [31].

3.2.2.2. Multicollinearity Test

A good regression model must be free from the symptoms of multicollinearity. If multicollinearity is detected, the regression model is bad because some variables interfere. The multicollinearity can be identified by paying attention to the value of Tolerance and VIF (Variance Inflation Factor). If the tolerance value is > 0.10 or equal to the VIF value < 10, the regression model has multicollinearity that cannot be tolerated, and the variable must be excluded from the regression model so that the results obtained are not biased [32].

3.2.2.3. Heteroscedasticity Test

This test aims to test whether residual variance inequalities occur in observations of other observations. This heteroscedasticity test is done by the Glejser Test method. It is carried out by regressing the independent variable with its absolute residual value (Abs_Resid). If the significance is > 0.05, there is no problem with heteroscedasticity [32].

3.2.3. Hypotheses Testing

3.2.3.1. Multiple Regression Test

Multiple linear regression models can explain functional relationships between several variables, consisting of one dependent variable and more than one independent variable. The hypothesis will be tested by multiple regression analysis. Statistically, this can be measured by value determination coefficient, F statistic value, and statistical t-value [32).

3.2.3.2. Coefficient of Determination Test (R2)

The ratio of determination (R2) for multiple regression is a number that states the percentage of variation of changes in the values of the dependent variable (Y). It is determined by the variety of changes in the values of all independent variables (X). The value of R2 is Adjusted R2 > 0.50, indicating that the dependent variable can be explained by all independent variables [32]. The model is very effective as only the percentage < that the model cannot explain 0.50. Rather, it is explained by other factors outside the model [33].

3.2.3.3. F-Test

To determine whether the independent variables in the regression model have a simultaneous influence on the dependent variable, testing is carried out using a significance level of 0.05 ($\alpha = 5\%$). If the significance value < α value, there is a simultaneous influence between the independent variables on the dependent variable.

3.2.3.4. T-Test

To find out how far the influence of independent variables individually is in explaining the variation of the dependent variable, tests are carried out by using a significance level of

0.05 ($\alpha = 5\%$). Hypothesis criteria are accepted if the significance value < α and regression coefficient align with the hypothesis.

3.2.3.5. Independent Sample T-Test

Independent sample T-test serves to determine whether there is a difference in the average between two groups of unrelated samples. First, the variance similarity test (homogeneity) was carried out with Levene's test. If Levene's test for the variance equation shows sig. value > alpha (0.05), the data is homogeneous. Thus, the interpretation of the independent sample T-test will be guided by the values contained in the Equal Variances Assumed. On the other hand, if sig. Levene's test value < alpha (0.05), the data variance is different. Thus the interpretation of the independent sample T-test will be guided by the values contained in Equal Variances Not Assumed. In the independent sample T-test, if sig. (2-tailed) < 0.05, there is a significant difference between the two sample groups.

4. RESEARCH RESULT AND DISCUSSION

This chapter describes the results of research on the influence of knowledge, income levels, transparency and trust in Muzakki's interest to pay *zakat* through *Zakat* Organization with 261 respondents. The data used in this study were primary data obtained from respondents' answers through questionnaires. This study used tools to conduct testing, namely through SPSS 25 software.

4.1. General Description of the Object of Research

The number of questionnaires distributed was 274 questionnaires offline and online. However, only 261 questionnaires could be processed because 13 inquiries did not meet the criteria. There was a possibility that respondents distributed *zakat to mustahik* directly, and several respondents filled out double questionnaires. Questionnaires were distributed to the community or *muzaki*, who distributed *zakat* at *Zakat* Organization.

Table 1. Questionnaire distribution

Analysis of Taking Questionnaire	Non Java	
Classification Data	**Amount**	**Percentage (%)**
Number of questionnaires received	104	100%
Questionnaire that did not meet the criteria	4	3.8%
Total questionnaire processed	100	96.2%

Analysis of Taking Questionnaire	Java	
Classification Data	**Amount**	**Percentage (%)**
Number of questionnaires received	170	100%
Questionnaire that did not meet the criteria	9	5.3%
Total questionnaire processed	161	94.7%

4.2. Respondent Characteristics

261 *muzakki* used in this study had characteristics consisting of gender, age, latest education, occupation, income, and duration of distribution of *zakat* at the *Zakat* Organization.

4.2.1. Gender of Respondents

Here is the data and percentage regarding the gender of *muzakki* respondents as follow:

Table 2. Respondents' gender

Respondent Categories by Gender	Non Java	
Gender	**Amount**	**Percentage (%)**
Male	52	52%
Female	48	48%
Total	100	100%

Respondent Categories by Gender	Java	
Gender	**Amount**	**Percentage (%)**
Male	74	46%
Female	87	54%
Total	161	100%

Based on table 2 of the characteristics of the respondents, it can be seen that, in Non-Java, the majority of respondents were female, with a total of 52 people (52%), and the remaining was 48 male respondents (48%). Meanwhile, in Java, most respondents were female, with a total of 87 people (54%), and the remaining was 74 male respondents (46%).

4.2.2. Age of Respondent

Table 3. Respondents' age

Respondent Categories by Age	Java	
Age	**Amount**	**Percentage (%)**
<25	7	4%
26-35	33	20%
36-45	40	25%
>45	81	50%
Total	161	100%

Respondent Categories by Age	Non Java	
Age	**Amount**	**Percentage (%)**
<25	1	1%
26-35	15	15%
36-45	15	15%
>45	69	69%
Total	100	100%

Based on Table 3, it can be seen that respondents are divided into four categories, namely < 25 years, 26-35 years, 36-45 years and >45 years. In outside Java, there is one person or 1% who is under 25 years old, 15 people or 15% who are between 26-35 years old, 15 people or 15 % who are between 36-45 years old, and 69 people or 69% who are upper 45 years old. Meanwhile, in Java, there are 7 people or 4% who are under 25 years old, 33 people or 20% who are between 26-35 years old, 40 people or 25 % who are between 36-45 years old, and 81 people or 50% who are upper 45 years old.

4.2.3. Educational Background of Respondent

Table 4. Respondents' education

Respondent Categories Based on Education	Java	
Education	**Amount**	**Percentage (%)**
SMA/Equivalent	13	8%
Diplome	95	59%
S1	52	32%
S2	1	1%
Others	0	0%
Total	161	100%

Respondent Categories Based on Education	Non Java	
Education	**Amount**	**Percentage (%)**
SMA/Equivalent	18	18%
Diplome	11	11%
S1	59	59%
S2	9	9%
Others	3	3%
Total	100	100%

Notes:
SMA: senior high school
Diplome: diploma
S1: bachelor
S2: postgraduate

In table 4, it can be seen that based on the latest education outside Java, the majority of *muzakki* or 59 people (59%)

taken as respondents have a bachelor as their last education. Meanwhile, most 95 muzakki (59%) taken as respondents have a diploma as their last education in Java.

4.2.4. Type of Respondent's Occupation

Table 5. Respondents' Occupation

Categories of Respondents by Occupation		Java
Occupation	**Amount**	**Percentage**
State Civil Apparatus	45	28%
Teacher/Lecturer	32	20%
Health workers	15	9%
Entrepreneur	10	6%
Others	59	37%
Total	161	100%
Categories of Respondents by Occupation		Non Java
Occupation	**Amount**	**Percentage**
State Civil Apparatus	30	30%
Teacher/Lecturer	23	23%
Health workers	5	5%
Entrepreneur	16	16%
Others	26	26%
Total	100	100%

Based on table 5 above, it can be seen that based on the type of occupation, the majority of respondents are others category by 47 people (39%). The others are farmers, pension of civil servants and entrepreneurs.

4.2.5. Income of Respondents

Table 6. Respondents' income

Respondent Categories Based on Monthly Income		Java
Montly Income	**Amount**	**Percentage**
< Rp1.000.000	8	5%
Rp1.000.000-Rp5.000.000	74	46%
Rp5.000.000-Rp10.000.000	47	29%
> Rp10.000.000	32	20%
Total	161	100%
Respondent Categories Based on Monthly Income		Non Java
Montly Income	**Amount**	**Percentage**
< Rp1.000.000	0	0%
Rp1.000.000-Rp5.000.000	79	79%
Rp5.000.000-Rp10.000.000	12	12%
> Rp10.000.000	9	9%
Total	100	100%

Based on table 6 above, it can be seen in outside Java, based on the monthly income, the majority have monthly income of < Rp1.000.000 none (0%), the income of Rp1.000.000 - Rp5.000.000 by 79 people (79%), the remaining monthly income of Rp5.000.000 – Rp10.000.000 by 12 people (12%), income of > Rp10.000.000 by 9 people (9%). In Java, monthly income < Rp1.000.000 is by 8 people (5%), income of Rp1.000.000 - Rp5.000.000 by 74 people (46%), income of Rp5.000.000 – Rp10.000.000 by 47 people (29%), income of > Rp10.000.000 by 32 people (20%).

4.3. Instrument Quality Test

4.3.1. Validity test

To test the validity of the instrument, the authors used an analysis with SPSS. Here are the results of testing the validity. A validity test identifies the correlation between item scores and total scores (correlation of people). Testing validity requires that each item has a positive correlation with the total score at a significant level of 5% or α (0.05).

4.3.1.1 Knowledge variable validity test

Table 7. Test results for the validity of knowledge variables

Test results for the validity of knowledge variables		Java
Question item	**Pearson correlations**	**Information**
Knowledge 1	.671**	Valid
Knowledge 2	.749**	Valid
Knowledge 3	.792**	Valid
Knowledge 4	.857**	Valid
Knowledge 5	.654**	Valid
Test results for the validity of knowledge variables		Non Java
Question item	**Pearson correlations**	**Information**
Knowledge 1	,849**	Valid
Knowledge 2	,797**	Valid
Knowledge 3	,822**	Valid
Knowledge 4	,868**	Valid
Knowledge 5	,854**	Valid

Based on the results of the two tests of the validity of the knowledge variables between Non-Java and Java above, it can be seen that the 5 question items have a significance value > 0.05, so each question item is declared valid. It shows that the questions on the knowledge variable can be used and can be trusted to collect the necessary data.

4.3.1.2. Income level variable in a validity test

Table 8. Income level variable

The results of the validityof income level variables		Java
Question item	**Pearson correlations**	**Information**
Income Level 1	.819**	Valid
Income Level 2	.834**	Valid
Income Level 3	.820**	Valid
Income Level 4	.740**	Valid
Income Level 5	.743**	Valid
The results of the validity of income level variables		Non Java
Question item	**Pearson correlations**	**Information**
Income Level 1	,858**	Valid
Income Level 2	,659**	Valid
Income Level 3	,885**	Valid
Income Level 4	,839**	Valid
Income Level 5	,800**	Valid

Based on the results of testing the validity of the income level variable above between Java and Non-Java, it can be seen that from the 5 question items, they have a significant value > 0.05, so each question item is declared valid. It shows that the question items on the income level variable

can be used and trusted to collect the required data.

4.3.1.3. Transparency variable in validity test results

Table 9. Transparency variable

Transparency Variable Validity Test Results		Java
Question item	**Pearson correlations**	**Information**
Transparency 1	.829**	Valid
Transparency 2	.914**	Valid
Transparency 3	.903**	Valid
Transparency 4	.867**	Valid
Transparency 5	.951**	Valid

Transparency Variable Validity Test Results		Non Java
Question item	**Pearson correlations**	**Information**
Transparency 1	,849**	Valid
Transparency 2	,841**	Valid
Transparency 3	,894**	Valid
Transparency 4	,823**	Valid
Transparency 5	,808**	Valid

Based on the results of two tests of the validity of the transparency variable above, it can be seen that the 5 question items have a significant value > 0.05, so each question item is declared valid. It shows that the questions in the transparency variable can be used and be trusted to collect the necessary data.

4.3.1.4. The results of the trust variable in a validity test

Table 10. Trust variable

The Results of the Trust Variable Validity Test		Java
Question item	**Pearson correlations**	**Information**
Trust 1	.879**	Valid
Trust 2	.828**	Valid
Trust 3	.932**	Valid
Trust 4	.799**	Valid
Trust 5	.794**	Valid

The Results of the Trust Variable Validity Test		Non Java
Question item	**Pearson correlations**	**Information**
Trust 1	,752**	Valid
Trust 2	,705**	Valid
Trust 3	,769**	Valid
Trust 4	,739**	Valid
Trust 5	,667**	Valid

Based on the results of testing the validity of the trust variable above between Non-Java and Java, it can be seen that the 5 question items have a significant value > 0.05, so each question item is declared valid. It shows that the questions on the trust variable can be used and trusted to collect the necessary data.

4.3.1.5. The results of the validity test of interest variables

Table 11. Interest variables

The Results Of Interest Variables Validity		Java
Question item	**Pearson correlations**	**Information**
Interest 1	.874**	Valid
Interest 2	.913**	Valid
Interest 3	.949**	Valid
Interest 4	.942**	Valid
Interest 5	.930**	Valid

The Results Of Interest Variables Validity		Non Java
Question item	**Pearson correlations**	**Information**
Interest 1	,752**	Valid
Interest 2	,721**	Valid
Interest 3	,766**	Valid
Interest 4	,731**	Valid
Interest 5	,666**	Valid

Based on the results of testing the validity of the variable interest in paying *zakat* above, it can be seen that the 5 question items have a significant value > 0.05, so each question item is declared valid. It shows that two tables of the questions on the interest variable can be used and trusted to collect the necessary data.

4.3.2. Reliability test

The reliability test is used to test the consistency and accuracy of the question items when done on the same group of objects obtaining relatively the same results. A variable is said to be reliable if it has a *Cronbach Alpha* > 0.6.

Table 12. Reliability test

			Java
Variable	Reliability Coefficient	Cronbach alpha	Information
K	5 question items	0.776	Reliable
IL	5 question items	0.847	Reliable
TR	5 question items	0.935	Reliable
T	5 questionitems	0.898	Reliable
IT	5 question items	0.953	Reliable

			Non Java
Variable	Reliability Coefficient	Cronbach alpha	Information
K	5 question items	,891	Reliable
IL	5 question items	,866	Reliable
TR	5 question items	,891	Reliable
T	5 questionitems	,774	Reliable
IT	5 question items	,776	Reliable

The table above shows that each variable in Non-Java has a Cronbach alpha > 0,60. Knowledge variable (K) has Cronbach Alpa 0,891, income level variable (IL) has Cronbach Alpa 0,866, transparency variable (TR) has Cronbach Alpa 0,891, trust variable (T) has Cronbach Alpa 0,774, and variable interest (IT)) has a Cronbach Alpa of 0,776. It shows that the variables of knowledge, income level, transparency, trust, and interest can be reliable because all variables have a Cronbach Alpha value > 0.60. Furthermore, the table above shows that each variable in Java has a Cronbach alpha > 0,60. Knowledge variable (K)

has *Cronbach Alpa* 0,776, income level variable (IL) has *Cronbach Alpa* 0,847, transparency variable (TR) has *Cronbach Alpa* 0,935, trust variable (T) has *Cronbach Alpa* 0,7898 and interest variable (IT)) has a *Cronbach Alpa* of 0,953. It shows that the variables of knowledge, income level, transparency, trust and interest can be said to be reliable because all variables have a *Cronbach Alpha* value > 0.60.

4.3.3. Normality test

The normality test is useful for testing whether the data collected is normally distributed or taken from the normal population. This test used the Kolmogorov-Smirnov test and the Normal P-P Plot graph. If the sig value is > 0.05, the residuals spread normally and vice versa.

Table 13. Normality test

One-Sample Kolmogorov-Smirnov Test		**Java**
		Unstandardized Residual
N		161
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	2.13932418
Most Extreme Differences	Absolute	0.097
	Positive	0.086
	Negative	-0.097
Test Statistic		0.097
Asymp. Sig. (2-tailed)		.001[c]
Monte Carlo Sig. (2-tailed)	Sig.	.094[d]
a. Test distribution is		
b. Calculated from data.		
c. Lilliefors Significance		
d. Based on 10000		

One-Sample Kolmogorov-Smirnov Test		**Non Java**
		Unstandardiz ed Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	195,730,731
Most Extreme	Absolute	,085
Differences	Positive	,071
	Negative	-,085
Test Statistic		,085
Asymp. Sig. (2-tailed)		,072[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the above table, the test Kolmogorov-Smirnov showed that the variable has a value of 0,072 for Non-Java and 0,094 for Java, more than alpha (0,05). It could be said that this research of data possessed was distributed normally.

4.3.4. Multicollinearity test

The multicollinearity test aims to determine whether or not there is a correlation between the independent variables in a single linear regression model. Detection of multicollinearity in this study used VIF tolerance with requirements, *Variance Inflation Factor* (VIF) < 10 and *tolerance* value (TOL) > of 0,1. The model is said to be free from Multicollinearity.

Table 14. Multicollinearity test table

Non Java

Model		Unstandardized Coefficients		Standardized Coefficient			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	23,111	2,104		10,984	,000		
	K_TOTAL	-,170	,114	-,264	-1,483	,141	,296	3,379
	IL_TOTAL	,306	,111	,483	2,766	,007	,307	3,253
	TR_TOT AL		,132	,196	1,245	,216	,376	2,659
	T_TOTAL		,155	-,327	-2,112	,037	,389	2,568
a. Dependent Variable: IT_TOTAL								

Java

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.417	2.563		.163	.871		
	KTot	.096	.106	.035	.904	.367	.952	1.050
	ILTot	-.060	.037	-.064	-1.613	.109	.907	1.103
	TRTot	.079	.056	.073	1.400	.163	.536	1.864
	TTot	.857	.054	.839	15.911	.000	.520	1.921

a. Dependent Variable: ITTot

Based on the multicollinearity test table of Non-Java, it can be seen that the value of the variance inflation factor (VIF) on the Knowledge variable (K) is 3,379, the Income level (IL) is 3,253, transparency (TR) is 2,659, and trust (T) is 2,568. Meanwhile, the Tolerance value on the Knowledge Ability variable (K) is 0,296, income level (IL) is 0,307, Transparency (TR) is 0,376 and Trust (T) is 0,389. Based on the multicollinearity test table of Java, it can be seen that the value of the variance inflation factor (VIF) on the Knowledge variable (K) is 1,050, the Income level (IL) is 1,103, transparency (TR) is 1,864, and trust (T) is 1,921. Meanwhile, the Tolerance value on the Knowledge variable (K) is 0,952, income level (IL) is 0,907, Transparency (TR) is 0,536 and Trust (T) is 0,520. It shows that all variables have a VIF value < 10 and a Tolerance value > 0.10, so it can be concluded that there was no multicollinearity between the independent variables in this regression model.

4.3.5. Heteroscedasticity Test

The heteroscedasticity test is used to test whether there is an inequality of variance in the regression model. This study used the *Glejser* test, which regressed the absolute residual value (Abs_Resid) to other independent variables with the regression equation. If the significance is less than 0,05, the regression model has a heteroscedasticity problem.

Table 15. Heteroscedasticity Test

Coefficients[a] Non JAVA

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2,574	1,181		2,180	,0
	K_TOTA L	,000	,064	-,001	-,008	,9
	IL_TOTA L	,077	,062	,222	1,242	,2
	TR_TOTA L	-,126	,074	-,275	-1,703	,0
	T_TOTAL	,018	,087	,032	,204	,8

a. Dependent Variable: ABS_RES

JAVA

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.417	2.563		.163	.871		
	KTot	.096	.106	.035	.904	.367	.952	1.050
	ILTot	-.060	.037	-.064	-1.613	.109	.907	1.103
	TRTot	.079	.056	.073	1.400	.163	.536	1.864
	TTot	.857	.054	.839	15.911	.000	.520	1.921

a. Dependent Variable: ITTot

Based on the table above, all variables, Non-Java and Java, have a sig value > 0,05, except the Trust variable in Java. Thus, it can be concluded that in this regression model, heteroscedasticity did not occur.

4.4. Hypothesis Testing and Data Analysis

4.4.1. Multiple Regression Analysis

This study determines the effect of knowledge, income level, transparency, and trust in the interest of *muzakki* paying *zakat* through *zakat* organization.

Table 16. Multiple Regression Analysis

Java

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.417	2.563		.163	.871
	KTot	.096	.106	.035	.904	.367
	ILTot	-.060	.037	-.064	-1.613	.109
	TRTot	.079	.056	.073	1.400	.163
	TTot	.857	.054	.839	15.911	.000

a. Dependent Variable: ITTot

Coefficientsa **Non Java**

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	23,111	2,104		10,984	,000
	K_TOT AL	-,170	,114	-,264	-1,483	,141
	IL_TOT AL	,306	,111	,483	2,766	,007
	TR_TOT AL	,164	,132	,196	1,245	,216
	T_TOTA L	-,327	,155	-,327	-2,112	,037

a. Dependent Variable: IT_TOTAL

Based on the results of the multiple regression test in Non Java, a regression equation model can be obtained as follows: Y = 23,111 -0,170 X 1 +0,306 X2 +0,164 X3 - 0,327X4 + e

Furthermore, in the second multiple regression test in Java, a regression equation model can be obtained as follows: Y = 0,417 + 0,096 X 1 - 0,060 X2 +0,079 X3 + 0,857X4 + e

4.4.2. The Test of The Coefficient of Determination (R 2)

The coefficient of determination measures how much the independent variable influences the dependent variable of the regression equation obtained. The large coefficient of determination (Adjusted R^2) > 0.50 indicates that all the independent variables can explain the dependent variable.

Table 17. Coefficient of Determination test

Java

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880[a]	0.774	0.768	2.167

a. Predictors: (Constant), TTot, KTot, ILTot, TRTot

Model Summary[b] **Non Java**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,334[a]	,111	,074	1,998

a. Predictors: (Constant), T_Total, IL_Total, TR_Total, K_Total

b. Dependent Variable: IT_Total

Based on the table Non-Java above, it obtained the R Square value of 0,074. This figure explains that the interest in paying *zakat* through *Zakat* Organization is influenced by knowledge, income level, transparency and trust by 7,4%. At the same time, the rest of 0.926 or equal to 92,6%, is explained by other factors not examined or outside the model. Furthermore, in the table of Java above, it is obtained the R Square value of 0,774. This figure explains that the interest in paying *zakat* through *Zakat* Organization is influenced by knowledge, income level, transparency and trust by 77,4%. Meanwhile, the rest of 0.216, or equal to 22,6%, is explained by other factors not examined or outside the model.

4.4.3. F Test

The F value test is used to determine whether the independent variables together have a significant effect on the dependent variable or whether regression can be used to predict the dependent variable.

Table 18. F-test

ANOVAa **Non Java**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47,476	4	11,869	2,973	,023[b]
	Residual	379,274	95	3,992		
	Total	426,750	99			

a. Dependent Variable: IT_TOTAL

b. Predictors: (Constant), T_TOTAL, IL_TOTAL, TR_TOTAL, K_TOTAL

ANOVA[a]						Java
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2509.242	4	627.311	133.639	.000[b]
	Residual	732.273	156	4.694		
	Total	3241.516	160			
a. Dependent Variable: ITTot						
b. Predictors: (Constant), TTot, KTot, ILTot, TRTot						

Based on the two tables above, it is obtained a significance value < 0,05. This regression model indicates that the variables of knowledge, income level, transparency, and trust in Non-Java and Java influence the interest of *muzakki* paying *zakat* through *zakat* organization.

4.4.4. T-Test

Table 19. T-test

Coefficients[a]						Java
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.417	2.563		0.163	0.8
	KTot	0.096	0.106	0.035	0.904	0.3
	ILTot	-0.060	0.037	-0.064	-1.613	0.1
	TRTot	0.079	0.056	0.073	1.400	0.1
	TTot	0.857	0.054	0.839	15.911	0.0
a. Dependent Variable: ITTot						

Coefficientsa						Non Java
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	23,111	2,104		10,984	,000
	K_TOT AL	-,170	,114	-,264	-1,483	,141
	IL_TOT AL	,306	,111	,483	2,766	,007
	TR_TOT AL	,164	,132	,196	1,245	,216
	T_TOTA L	-,327	,155	-,327	-2,112	,037
a. Dependent Variable: IT_TOTAL						

The table above shows the results of partial hypothesis testing for Non-Java Island as follows:

1. The T-test for the knowledge variable values shows a regression coefficient of -0,170 and a significant probability value of 0,141 > 0.05. It shows that knowledge has a negative and insignificant effect on the interest of *muzakki* paying *zakat* through *zakat* organization. Therefore the first hypothesis is rejected.
2. In the T-test, the income level variable shows a regression coefficient of 0,306 and a significant probability value of 0,007 < 0.05. It indicates that income level has a positive and significant effect on the interest of *muzakki* paying *zakat* through *zakat* organization. Therefore, the second hypothesis is accepted.
3. The T-test for the transparency variable shows a regression coefficient of 0,164 and a significant probability of 0,216 > 0,05. It indicates that transparency has a positive but not significant effect on *muzakki* paying *zakat* through *zakat* organization. Therefore, the third hypothesis is rejected.
4. The T-test for the trust variable shows a regression coefficient of - 0,327 and a significant probability value of 0,037 < 0.05. It indicates that trust has a negative but significant impact on the interest of *muzakki* paying *zakat* through *zakat* organization. Therefore, the fourth hypothesis is rejected.

The table above shows the results of partial hypothesis testing for Java Island as follows:

1. Effect of Knowledge on the interest of *muzakki* paying *zakat* through *zakat* organization. In the T-test for the knowledge, variable values show a regression coefficient of 0,096 and a significant probability value of 0,367 > 0.05. It shows that knowledge has a negative and insignificant effect on the interest of *muzakki* paying *zakat* through *zakat* organization. Therefore, the first hypothesis is rejected.
2. Effect of Income Level on the interest of ***muzakki*** paying zakat through *zakat* organization. In the T-test, the income level variable shows a regression coefficient of -0,060 and a significant probability value of 0,109 > 0.05. It indicates that income level has a positive and insignificant effect on the interest of *muzakki* paying *zakat* through *zakat* organization. Therefore, the second hypothesis is rejected.
3. Influence of transparency on the interest of *muzakki* paying *zakat* through *zakat* organization. In the t-test for the transparency variable, it shows a regression coefficient of 0,079 and a significant probability value of 0,163 > 0,05. It indicates that transparency has a negative but not significant effect on the interest of *muzakki* paying *zakat* through *zakat* organization. Therefore, the third hypothesis is rejected.
4. The influence of trust on the interest of *muzakki* paying *zakat* through *zakat* organization. The t-test for the trust variable shows a regression coefficient of 0,857 and a significant probability value of 0,000 < 0.05. It indicates that trust has a positive and significant effect on the interest of *muzakki* paying *zakat* through *zakat* organization. Therefore, the fourth hypothesis is accepted.

4.4.5. Independent Sample T-Test

Tabel 20. Independent Sample T-Test

Group Statistics

	Island J-NJ	N	Mean	Std. Deviation	Std. Error Mean
Intentional Zakat	Non Java	100	21.6500	2.07620	.20762
	Java	161	20.2671	4.50105	.35473

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Intentional Zakat	Equal variances assumed	45.323	.000	2.886	259	.004	1.38292	.47917	.43936	2.32648
	Equal variances not assumed			3.365	242.419	.001	1.38292	.41102	.57328	2.19255

The fifth hypothesis was tested using an independent sample t-test. In this study, an independent sample t-test was conducted to determine whether there was a significant difference in interest in paying *zakat* between outside Java and Java. The results of the independent sample t-test can be seen from Table 20, showing that the number of samples from outside Java is 100 respondents, and the number of samples from Java is 261 respondents. The average *zakat* for outside Java is 21.6500 and for Java is 20.2671.

Based on table 20, the sig value of Levene's Test is 0.000 < 0.05 (alpha), indicating the variance is different. Furthermore, this test must use the t-test value for the quality of Means of Equal Variances Not Assumed, with a t value of 3.365 and sig. 2 tailed value 0.001 < 0.05 (alpha). It indicates a significant difference between interest in paying *zakat* outside Java and in Java, or it can be concluded that the average interest in paying *zakat* between outside Java and Java is different. Therefore, the fifth hypothesis (H5) is accepted.

4.5. Discussion

This study aims to determine the effect of knowledge variables, income level, transparency and trust partially and simultaneously on the interest of *muzakki* paying *zakat* through *zakat* organization in Indonesia, especially outside Java and Java. Simultaneous hypothesis testing or performance of the F test states that the four aspects have a significant influence. The variables of knowledge, income level, transparency, and trust substantially influence the interest of *muzakki* paying *zakat* through *zakat* organization. Based on the results discussed in the F value hypothesis test items from the ANOVA table, a considerable probability value of 0,023 for Non-java and 0,000 for Java that was less than 0.05 could be obtained. Therefore through a regression model, it can be said that the variables of knowledge, income level, transparency and trust together influence the interest of paying *zakat* through *zakat* organization. The effect of each variable will be explained as follows:

4.5.1. Knowledge analysis

The results of this first hypothetical of Non-Java show that the knowledge variable has no significant positive impact on the interest in paying *zakat* through *zakat* organization. It shows that knowledge has a significant negative effect on the interest of *muzakki* paying *zakat* through *Zakat* Organization. Therefore, the first hypothesis is rejected. On the other hand, the results of the first hypothesis of Java Island also show the insignificant positive influence of knowledge on interest in paying *zakat* through *zakat* organization. Thus, the first hypothesis is also rejected. This research contradicts the research results by [19], which stated that knowledge has a significant and positive influence on the intention and interest to pay *zakat*. Besides, these results also cannot support research conducted by [1], which stated that knowledge has a significant positive effect on paying *zakat* in *amil zakat* institutions.

However, this research aligns with a study conducted by [18], revealing that knowledge does not affect the interest in paying *zakat*. Furthermore, it is supported by research conducted by [34] showing that there is no significant effect of *zakat* knowledge on the public interest in paying *zakat* at *Zakat* Organization. Research conducted by [35] also stated that there is no effect of knowledge on people's interest in paying *zakat* at *Zakat* Organization.

The knowledge factor has no significant effect on the interest of *muzakki* paying *zakat* through *Zakat* Organization. It occurs because public knowledge about *zakat* is still very limited. Most people only understand that *zakat* is limited to *zakat fitrah*. Whereas *zakat* is very complex, and its types are various, not only *zakat fitrah*. The majority of the people feel that they have had enough only by paying *zakat fitrah*. Referring to these factors, people tend to distribute zakat directly to *mustahiq* or people entitled to receive *zakat*. Alternatively, they distribute *zakat* through the closest mosques that can distribute *zakat* in the month of Ramadan. Therefore, the popularity of the *Zakat* Organization is still limited. The lack of knowledge of the existence of the *Zakat* Organization causes a lack of community interest to pay *zakat* at *Zakat* Organization.

4.5.2. Income Level Analysis

The results of this study on the second hypothesis of Non-Java show that the income level variable has a significant positive effect on the interest in paying *zakat* through *Zakat* Organization. These results support previous research [22], revealing that income level influences the payment of *zakat*. This result also supports the research [20] and [1], denoting that income level has a significant influence on the interest of community members to pay *zakat* at *zakat* management

institutions. Based on the characteristics of the respondents mentioned earlier (table 4.6), it shows that the majority of the monthly income of the people of Non-Java as much as 79% or 79 people earn between Rp1.000.000-Rp5.000.000, 12% or 12 people earn between Rp5000.000-Rp10.000.000, and as many as 9% or 9 people earn more than IDR 10 million. The majority of people earning between Rp1.000.000- Rp5.000.000 and dominantly working as civil servants is what drives their interest to pay *zakat* through the organization or driven by government regulations.

However, on the contrary, the results of the Java study show that the income level variable has no significant effect on the interest in paying *zakat* through *Zakat* Organization. Based on the characteristics of the respondents mentioned earlier, the majority of the monthly income of people in Java is the same as Non-Java people, with a total of 74% of people earning between Rp1.000.000 - Rp5.000.000. Furthermore, what distinguishes is that the respondents on the island of Java are dominated by other 37%, who are not civil servants. Thus, there is no obligation from the government to pay *zakat*

4.5.3. Transparency Analysis

The study results in this third hypothesis of Non-Java (H3a) show that the transparency variable has no significant positive effect on the interest in paying *zakat* through *Zakat* Organization. Therefore the third hypothesis on Non-Java is rejected. Likewise, the third hypothesis for the island of Java (H3b) also results in a rejection. These results can not support previous research conducted by [24], which stated that transparency positively influences people's interest in paying *zakat* through *Zakat* Organization. These results also cannot support the research [22], revealing that transparency has a positive impact in determining the interest of *muzakki* in distributing *zakat*. However, this research is in line with a study conducted by [36], arguing that transparency does not affect the interest in paying zakat.

Referring to the Sharia Enterprise Theory, Zakat Organization, classified as a public institution, is appropriate to apply open management. The organization is consciously developing a reciprocal relationship as the manager of *zakat* funds with the community as the owner of the funds. The factors that cause the lack of interest in paying alms through the *Zakat* Organization are the non-transparent management and distribution of *zakat*. In addition, it occurs because transparency is not the main consideration for *muzakki* in paying zakat. Furthermore, the manipulation and the inaccuracy of the results submitted by the *Zakat* Organization is one of the reasons why Muzakki is less interested in channeling his zakat funds, while other factors may be the lack of Zakat Organization in giving a detailed explanation. The lack of explanation raises the assumption of *muzakki* that *Zakat* Organizations are considered not to be fully transparent to the community or *muzakki*. *Zakat* Organization must be able to provide information related to resource management for those who need it in detail.

4.5.4. Trust Analysis

The results of this study on the fourth hypothesis of Non-Java (H4a) show that the trust variable has no positive effect on the interest in paying *zakat* through *Zakat* Organization. It shows that trust in an institution becomes the basis for people to pay zakat. This result supports previous research [7], which stated that trust does not affect the interest in paying zakat. In line with that, research conducted by [35] and [37] revealed that trust does not significantly affect people's interest in paying zakat through the organization.

Meanwhile, different results on the third hypothesis on Java Island (H4a) conclude that the trust variable has no positive effect on the interest in paying *zakat* through *Zakat* Organization. This research is in line with research conducted by [1] and also supports the conclusion conducted by [20] stating that trust in zakat management institutions can significantly encourage *muzakki*'s interest to pay *zakat* through *zakat* management institutions. This result indicates the assumption that *Zakat* Organization formed by the government and non-government organizations that have legality and a good reputation will be the public's choice to pay *zakat*. In addition, the factor that makes positive public trust in *Zakat* Organization in channeling *zakat* funds is that *zakat* institutions are increasingly showing their good work in society. In contrast, the factor in non-Java causing less interest of people to pay *zakat* through the *zakat* institution is a suspicion or the lack of trust attitude from the organization on when and where the zakat funds will be distributed.

4.5.5 Differences in interest in paying *zakat* between outside Java and Java area

Based on the results of the independent t-test for the fifth hypothesis, it proves that there is a significant difference in the interest of *muzakki* to pay *zakat* in *zakat* institutions between outside Java and Java. Thus, the fifth hypothesis, which states a difference in earnings management between Outside Java and Java (H5), is accepted. The results of this study align with the report [3] that there is an imbalance in the composition of *Muzaki – Mustahik* between Java and outside Java. The very large gap between *zakat* in Java and outside Java shows that Indonesian *Muzakki* experiences inequality. This hypothesis is accepted as there may be an imbalance in the composition of *muzakki*, *mustahik* and the

operational implementation of *zakat* institutions outside Java and in Java, although each zakat institution has different levels of regional challenges of muzakki behavior.

5. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusions

This study aims to determine the effect of knowledge, income level, transparency, and trust in the interest of *muzakki* paying *zakat* through the *Zakat* Organization. Based on the purposive sampling method, 261 samples were selected. Furthermore, based on the analysis and testing of data in this study, the following conclusions can be drawn as follow:

1. Hypothesis 1 for outside Java Island and Java Island stating that knowledge has a positive effect on the interest of *muzakki* to pay *zakat* through *Zakat* Organization is rejected. It can be concluded that knowledge does not affect the interest of *muzakki* paying *zakat* through *Zakat* Organization.
2. Hypothesis 2, for outside Java Island, stating that income level has a positive effect on the interest of *muzakki* to pay *zakat* through *Zakat* Organizations is accepted. However, for Java Island, it is rejected. It proves a different conclusion on the effect of income level on the interest of *muzakki* paying *zakat* through *Zakat* Organization.
3. Hypothesis 3, both outside Java and Java, denoting that transparency positively affects the interest of *muzakki* to pay *zakat* through *Zakat* Organizations is rejected. It can be concluded that knowledge does not affect the interest of *muzakki* paying *zakat* through *Zakat* Organization.
4. Hypothesis 4, for Java Island, stating that trust has a positive effect on the interest of *muzakki* to pay *zakat* through *Zakat* Organizations is accepted. However, it is rejected for the hypothesis related to outside Java island. It can be concluded that there is a different conclusion on the effect of trust on the interest of *muzakki* paying *zakat* through *Zakat* Organization.
5. There is a difference in the interest of *muzakki* to pay *zakat* through *Zakat* Organizations between outside Java and Java island area.

5.2. Suggestions

Based on the results of this study, there are a number of recommendations for future research improvement: First, further research is expected to be able to multiply and expand the sample in many regions in Indonesia; thus, the research carried out is more optimal. Second, further researchers are expected to increase the number of respondents to obtain more elaborative results when processed. The last, future researchers are expected to be able to multiply other variables apart from the research that has been conducted.

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