Factors That Influence Interest In Giving Zakat : A Case Study At UPZ Gunadarma University

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Article Info	Abstract
	The potential of zakat as one part of Islamic philanthropy is quite large, especially in educational institutions, it is interesting to conduct research on the influence of zakat in educational institutions. This study aims to analyze the influence of factors determining the interest of the academic community in giving zakat at UPZ Gunadarma University. This research uses quantitative method with purposive sampling method, the data used is primary data obtained through online questionnaire distribution. The analysis used in this study used multiple linear regression statistical models, t test and f test. The results showed that although the level of zakat literacy and awareness of respondents was quite good, but trust in zakat management institutions (UPZ Gunadarma) was the main factor that drove the decision to give zakat. The low level of trust of some muzakki towards UPZ is a challenge that needs to be overcome so that more academicians are interested in channeling their zakat through UPZ Gunadarma. **Keywords :** *Level of Literacy, Awareness, Trust, Interest in Zakat*

INTRODUCTION

Indonesia is a Muslim-majority country. Based on data from the Department of Population and Population Registration (DUKCAPIL) of the Ministry of Home Affairs, the population of Indonesia in June 2021 was 272.23 million people in June 2021, of which around 236.53 million people or around 86.88% of the total population were Muslim. According to government data, the potential for national zakat in Indonesia in 2021 will reach 327.6 trillion (Luntajo & Hasan, 2023). However, the management and realization of zakat funds has not yet reached its maximum potential, with realization to date only reaching 71.4 trillion or around 21.7%.

Zakat plays an important role in society's social life. The lower middle class can contribute to community life by distributing zakat, fulfilling obligations to Allah with zakat and alms paid by those who can afford it (Canggih et al., 2017). Through zakat, underprivileged people can feel as an integral part of society, not as a marginalized and ignored group (Irsyad et al., 2023) . Apart from that, the legal basis that shows that zakat is ordered is the word of Allah SWT in surah *At-Taubah* verse 103 which means "*Take zakat from some of their assets, with that zakat you cleanse and purify them and pray for them. Indeed, your prayer is (becomes) peace of mind for them. And Allah is all-hearing, all-knowing.*"(Salam & Risnawati, 2019).

The concept of Islamic Economics is considered fair. In one work, it is explained that "Islamic Economics is the systematic study of human economic problems and their solutions in the *Al-Quran* and *Sunnah*." In short, Islamic Economics is a system that examines human economic problems and seeks solutions in the teachings of the *Al-Quran* and *Hadith* (Nofrianto et al., 2021). Therefore, the development of Islamic economics must reflect economic practices aimed at happiness in this world and the hereafter. Muslims use the *Al-Quran* and *As-Sunnah* as a guide in achieving this happiness.

In principle, zakat is a mechanism for distributing or transferring some assets from individuals or groups of people into the hands of other people (*'amil*) who have the power to manage, maintain, develop and distribute them to those who are entitled to receive them (Mahadhir & Arifai, 2021). Zakat functions to reduce socio-economic vulnerability in society and at the same time shows the generosity and sensitivity of Muslims in efforts to overcome poverty. Zakat, as a branch of Islamic Philanthropy, can be an alternative to reduce unemployment and poverty in Indonesia. For example, government-managed zakat institutions can be an option for Muslims who want to pay zakat(Kartika, 2020). In the BAZ institution, zakat management can be distributed into programs that can empower other poor communities. Thus, zakat amil bodies can socialize the importance of zakat to the community, encourage them to give zakat, and participate in poverty alleviation.

Zakat Administration Law no. 23 of 2011 regulates that zakat management can be carried out by BAZNAS, a national institution that is independent and responsible to the President through the Minister (Slamet et al., 2022). BAZNAS is responsible for planning, implementing, supervising the collection, distribution and utilization of zakat, as well as reporting and responsibility for implementing zakat management. Provinces and districts/cities in BAZNAS can form UPZs in government agencies, BUMN, BUMD, private companies, Indonesian representatives abroad and sub-regions and other places. Government Regulation Number 14 of 2014 confirms that UPZ includes government institutions, ministries/non-ministerial administrative institutions, BUMN, national and

foreign private companies, as well as Indonesian representatives. Regional UPZs can also be formed at regional government work unit offices, district/city regional institutions, offices, vertical agencies, BUMN or BUMD, national or regional private companies, mosques/langgar/surau, universities, schools/madrasas or other educational institutions, sub-district or other name, village/kelurahan or other name.

UPZ Gunadarma University, which was formed by BAZNAS in April 2019, is one of the institutions managing zakat, infaq, alms and other social funds through work programs with the aim of empowering the community, especially within the Gunadarma University environment. UPZ's principle is "to be part of a caring movement", with the motto *Ikhlas* and Caring, which is realized through an empowerment process (Warman & Nuraini, 2022). UPZ Gunadarma University, as a non-profit institution in the field of Islamic philanthropy, is taking part in efforts to become a professional institution in managing zakat, infaq and alms funds. They also aim to increase literacy and awareness among the entire community, especially Civitas Gunadarma University Academica, by utilizing information technology and social media platforms. In this way, UPZ Gunadarma University seeks to create existence and benefits that can be felt by all parties after several years of existence, and is committed to continuing to contribute in creating the hope of prosperity for all.

Based on this explanation, researchers are interested in studying the influence of the determinants of the academic community's interest in paying zakat on their decision to pay zakat at UPZ Gunadarma University. The determinants analyzed include the level of literacy, awareness and trust of the academic community in the existence of the Gunadarma University UPZ. In this research, the researcher limited his focus to the academic community of Gunadarma University, especially the lecturers and staff of Gunadarma University.

RESEARCH METHODS

In this research, a quantitative approach was used with a causality design, where the researcher examined the cause-and-effect relationship between the variables of literacy, trust, awareness and *Muzakki'*s interest in UPZ Gunadarma University. The research population consisted of 125 respondents who were members of the Gunadarma University academic community. The sampling method was carried out comprehensively by taking all elements of the population (census) because the entire population was used as the research object. The validity and reliability of the data were tested to ensure its quality. This approach uses multiple linear regression (Padilah & Adam, 2019), which is in line with the method applied in previous research by (Yuliani et al., 2018), (Ali & Susanto, 2021), and (Abidin, 2020).

RESULTS AND DISCUSSION
Descriptive Analysis

The distribution of respondents in this study was Muzakki of the Gunadarma University Academic Community, the number of questionnaires that were successfully obtained amounted to 100 results of questionnaires that had been distributed to 100 sample respondents, namely Muzakki of the Gunadarma University Academic Community. This study Statement for the three independent variables (X) and the dependent variable (Y) are 5 questions for variable (X_1), for the literacy variable measured from 5 statements (X_2), 5 statements for variable (X_3) and 6 statements for

variable (Y). Respondents in this scientific research have characteristics that are as if Muslim and the Gunadarma University community. Based on the results of the questionnaire data obtained from the respondent's data as follows:

Respondents by Gender

Table 1. Respondents by Gender

By Gender	Percentage
Man	57,8%
Woman	42,2%

Based on the table above, it can be seen that the majority of respondents in this questionnaire are men as many as 42.2% or 49 people and women as many as 57.8% or 67 people, the following picture above is the result of the majority questionnaire, it can be concluded that there are more women than men.

Respondents Employment Status

Table 2. Respondents by Employment Status

Employment Status	Percentage
Still	82,8%
Not Fixed	17,2%

Based on the table above, it can be seen that the majority of respondents whose employment status is permanent are 82.8% or 96 people and those who are not permanent are 17.2% or 20 people. The following figure above is the result of the majority questionnaire, it can be concluded that the permanent employment status in this questionnaire is more than the non-permanent employment status.

Respondent Employee Class

Table 3. Respondents by Employee Class

Employee Class	Percentage
Civil servants	2,7%
Employee	20,4%
Lecturer	54,9%
Self-employed	0,9%
And Others	21,2%

Based on the table above, it can be seen that the majority of respondents are civil servants, namely 2.7% or 3 people, employees as many as 20.4% or 23 people, lecturers as many as 54.9% or 62 people, self-employed 0.9% or 1 person and DLL as many as 21.2% or 24 people. The following figure above is the result of the majority questionnaire, it can be concluded that for more employee groups there are more lecturers compared to other employee groups.

Respondent Functional Position

Table 4. Respondent Functional Position

Functional Position	Percentage
Expert Assistant	63,7%
Lector 200	24,8%
Lector 300	7,1%
Associate Professor	2,7%
Professor	1,8%

Based on the table above, it can be seen that the majority of functional positions are expert assistants as many as 63.7% or 72 people, 200 lecturers as many as 24.8% or 28 people, 300 lecturers as many as 7.1% or 8 people, head lecturers as many as 2.7% or 3 people and professors as many as 1.8% or 2 people. The following figure above is the result of the majority questionnaire, it can be concluded that functional positions are more expert assistants than other functional positions.

Respondents Last Education

Table 5. Respondents Last Education

Last Education	Percentage
SMA/SMK/Equivalent	13,8%
DIPLOMA	7,8%
S1	22,4%
S2	32,8%
S3	23,3%

Based on the table above, it is known that the majority of the last education is SMA / MA / SMK / Equivalent as many as 13.8% or 16 people, Diploma as many as 7.8% or 9 people, S1 as many as 22.4% or 26, S2 as many as 32.8% or 38 people, and S3 as many as 23.3% or 27 people. The following figure above is the result of the majority questionnaire, it can be concluded that for the last education there are more S2 compared to other last education.

Respondents Zakat Paid

Table 6. Respondents Zakat Paid

Zakat Paid	Percentage
Fitrah	69%
Maal	7,8%
Profesi	23,2%

Based on the table above, it can be seen that the majority of zakat paid is zakat fitrah as much as 69% or 80 people, Maal zakat as much as 7.8% or 9 people, and professional zakat as much as 23.2% or 27 people. The following figure above is the result of the majority questionnaire, it can be concluded that for zakat paid more to zakat fitrah compared to zakat Maal dah Profession.

Research Instrument Test Results
Validity Test Results

The validity test results show that each question on the three variables is valid. This is because each item has an R-count value that is greater than the R-table (R-count > 0.176), so it can be declared valid.

Reliability Results

The results of the reliability test in this study show that each variable has a Cronbach value Alpha ≥ 0.60. Therefore, the three variables X and Y can be considered reliable.

Classic Assumption Test Results
Normality test

In the normality test results, it can be seen that the significance value is 0.200 > 0.05, and it is concluded that the residual value normally distributed.

Table 7. Normality Test Results One-Sampel Kolmogrov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.00000000
	Std. Deviation	3.85165471
Test statistic		.056
Asymp.Sig. (2-tailed)[c]		.200[d]

Heteroscedasticity Test

In the results of the heteroscedasticity test, it can be concluded that the distribution of residual data does not show a particular pattern and is distributed above or below the number 0 on the Y axis. And therefore, the data is free from heteroscedasticity problems.
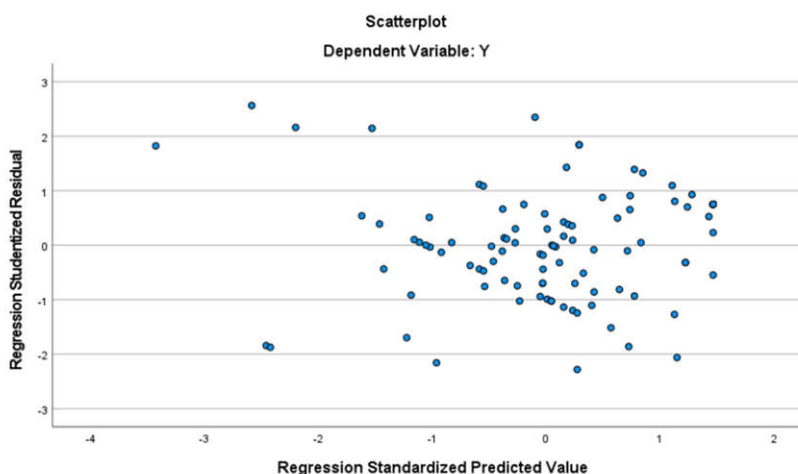

Figure 1. Heteroscedasticity Test

Multicollinearity Test

Multicollinearity analysis shows that there is no significant relationship between the independent variables (literacy, trust, and awareness). This is evidenced by the VIF

(Variance Inflation Factor) value for each variable being smaller than 10 and the tolerance value being greater than 0.1

Table 8. Multicollinearity Test Results

Model		Unstandardized coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistic	
		B	Std.Error	Beta			Tolerance	VIF
1	(constant)	3.400	3.843		.885	.379		
	Literacy	.134	.091	.148	1.473	.144	.548	1.823
	Trust	.743	.134	.564	5.541	.001	.534	1.872
	Awareness	.071	.171	.033	.418	.677	.833	1.132

a Dependen Variabel: Interest to pay Zakat

Hypothesis Test Results
T-Test (Partial Test)
With the number of respondents being 116 and the number of parameters (k) being 3, we get df (nk-1) = 116-3-1 = 112, then the T-table = 1.660, based on the t test table above, the results can be obtained:

Table 9. The Result of T-Test (Partial Test)

Model		Unstandardized coefficients		Standardized Coefficients	t	Sig.
		B	Std.Error	Beta		
1	(constant)	3.400	3.843		.885	.379
	Literacy	.134	.091	.148	1.473	.144
	Trust	.743	.134	.564	5.541	.001
	Awareness	.071	.171	.033	.418	.667

a. Dependen Variable: Interest to pay Zakat

F-Test (Simultaneous Test)
Based on table 5, obtained a significance value of 0.001 <0.05. And Fcount 28.166> 2.70 F-table. So, it can be concluded that the variables of Literacy (X_1), Trust (X_2), and Awareness (X_3) simultaneously have a significant effect on the decision to interest Muzakki Gunadarma University community

Table 10. The Result of F-Test (Simmultaneous Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1					
Regression	1292.701	3	430.900	28.166	.001[b]
Residual	1468.689	96	15.299		
Total	2761.390	99			

Coefficient of Determination Test Results

Based on the data in table 6, the Adjusted R Square value is 0.452 or 45.2%. This value indicates that 45.2% of the independent variables in this study, namely, literacy (X_1), trust (X_2) and awareness (X_3) are able to explain the dependent variable, namely interest (Y). While the remaining 54.8% is explained by other variables not included in this study.

Table 11. Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.684	.468	.452	3.911

Multiple Linear Regression Test Results

The results of the Multiple Linear Regression test that has been carried out show that the regression equation for this research model is as follow:

Table 12. Multiple Linear Regression Test

Model		Unstandardized coefficiens	
		B	Std.Error
1	(constant)	3.400	3.843
	Literacy	.134	.091
	Trust	.743	.134
	Awareness	.071	.171

a. Dependent variable : Interest to Pay Zakat

Based on the table above, in the Unstandardized coefficiens section, a constant value of 3,400 is obtained, while the regression coefficient value for the Literacy variable (X_1) = 0.134, the trust variable (X_2) = 0.743, and the awareness variable 0.071 based on the test results can be formulated into a multiple linear regression model.

$$\hat{Y}= 3,400 + 0,134\ (X_1) + 0,743\ (X_2) + 0,071\ (X_3) + \varepsilon$$

The interpretation of the multiple linear regression equation model above is:
1. The value of a of 3.400 indicates a situation where interest decisions are not influenced by other variables such as literacy (X_1), trust (X_2), and awareness (X_3). If there are no independent variables, then the interest decision remains unchanged.
2. The coefficient of Literacy (X_1) of 0.134 indicates that each one unit increase in the variable will increase the interest decision by 0.134. Conversely, if literacy (X_1) decreases by one point, the interest decision will decrease by 0.134.

3. The Trust (X_2) coefficient of 0.743 indicates that each one-unit increase in this variable will increase the interest decision by 0.743. Conversely, if trust (X_2) decreases by one point, the interest decision will decrease by 0.743.

4. The awareness coefficient (X_3) of 0.071 indicates that each increase of one unit in this variable will increase the interest decision by 0.071. Conversely, if awareness (X_3) decreases by one point, the interest decision will decrease by 0.071.

The Influence of Literacy on Muzakki's Interest Decisions

Based on the results of the regression coefficient, the literacy variable has a negative and insignificant influence on interest decisions. The results are consistent with previous research by (Anggraini & Indrarini, 2022) which was revealed in research by (Anggraini & Indrarini, 2022) (Rinaldi & Devi, 2022), which states that *Muzakki's* zakat literacy level has no effect on their intention or motivation to pay zakat (Yuliani et al., 2018). This means that the lecturers (*Muzakki*) at Gunadarma University already have a good understanding and motivation regarding the payment of zakat at the Gunadarma University Zakat Collection Institute (UPZ). However, there were other factors that caused *Muzakki* to postpone his intention to pay zakat at this institution.

The Influence of Trust on Muzakki's Interest Decisions

Based on the results of the regression coefficient value, the trust variable has a positive or significant influence on interest decisions. The findings of this research are in line with previous research (Irsyad et al., 2023) which states that the results of research conducted on the trust factor of zakat management institutions have a significant positive effect on *muzakki* zakat payment behavior. In other words, the greater the trust a financial institution has in its zakat managers, the greater its influence on *muzakki* zakat payment behavior. Based on this, because of the influence of the level of trust in the Gunadarma University UPZ Zakat collection facility, *Muzakki* could be influenced in paying Zakat at that facility. It has been proven that in the UPZ Gunadarma University data there are only 6.2% of lecturers (*muzakki*) who give zakat compared to the total *muzakki*, meaning there is still a lack of trust in the UPZ Gunadarma University.

The Influence of Awareness on Muzakki's Interest Decisions

Based on the results of the regression coefficient values, the awareness variable refers to a negative and insignificant impact on interest decisions. These results are not in line with those conducted by (Ali and Susanto, 2021), who stated that the awareness variable has a positive influence on *Muzakki's* decision to pay zakat. The higher *Muzakki's* level of awareness, the greater his desire to pay zakat, while the lower his level of awareness, the smaller his desire to pay zakat.

The results of research on literacy, trust and awareness carried out by a lecturer show that these factors influenced *Muzakki's* decision. The simultaneous test (F) shows that together, literacy, trust and awareness have a significant effect on *Muzakki's* decision. Even though *Muzakki* is aware of the obligation to pay zakat as a Muslim, his low level of trust influences his decision. As a result, *Muzakki* chose to pay his zakat at another place or institution.

CONCLUSION

This study analyzes the factors that influence the interest of Gunadarma University academic community in paying zakat at the Gunadarma Zakat Collection Unit (UPZ). Based on multiple linear regression analysis, it is found that trust variable has a positive and significant influence on interest in paying zakat partially, while literacy and awareness variables do not have significant influence. However, simultaneously, the three variables (literacy, trust, and awareness) jointly have a significant effect on the decision to donate.

The results show that although the level of zakat literacy and awareness of the respondents is quite good, trust in the zakat management institution (UPZ Gunadarma) is the key factor that drives the decision to give zakat. The low level of trust of some muzakki towards UPZ is a challenge that needs to be overcome so that more academicians are interested in distributing zakat through UPZ Gunadarma.

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