

RELIGIOUS ROLE IN MODERATING MUZAKKI'S DECISION TO ISSUE ZAKAT

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ABSTRACT

Purpose: This study aims to test and analyze the influence of Maqashid Shariah, Altruism, Income, Education with Religiosity as a moderating variable

Design/methodology: The method used in this study is a quantitative method. The population in this study is individuals who pay zakat through Baznas. Accidental sampling technique. The sample in this study amounted to 423 respondents. The data collection method uses a survey method, namely the author distributes the questionnaire directly to the respondents. The data analysis technique in this study uses SEM PLS.

Findings: The results of this study found that there was a positive and significant influence of maqashid shariah on the decision of muzakki to issue zakat. Likewise, there is a positive and significant influence of altruism on the decision of muzakki to issue zakat. For income, there is a positive influence of income on the decision of muzakki to issue zakat, and there is a positive and significant influence of education on the decision of muzakki to issue zakat. As for moderating, namely religiosity, it strengthens the influence of maqashid shariah on the decision of muzakki to issue zakat. Religiosity weakens the influence of altruism on the decision of muzakki to issue zakat. Religiosity weakens the influence of income on the decision of muzakki to issue zakat. And religiosity strengthens the influence of education on the decision of muzakki to issue zakat

Practical implications: The implications of this policy are expected to overcome the realization of zakat which is not directly proportional to the targeted zakat potential. The implementation and management of zakat in Indonesia has been stipulated in the Law of the Republic of Indonesia Number 23 of 2011, the government is also expected to develop social welfare programs such as the distribution of zakat funds for education, health and social assistance empowerment programs for people in need so that the muzaki will see the positive impact of the zakat issued which is expected to increase the decision of the muzaki to pay zakat

Orisinalitas: This research enriches previous research regarding muzakki's decision to issue zakat such as altruism, income, education with the addition of religion. This research connects variables that people rarely examine, namely the existence of sharia maqashid which is viewed from the 5 dimensions of Hifdz Al Aql (protecting reason) with 4 indicators, Hifz An Nasl (protecting offspring) with 4 indicators, Hifz Al Mal (protecting wealth) with 7 indicators , Hift Ad Din (guarding religion) with 4 indicators, and Hift Nafs (guarding the soul) with 5 indicators.

Keywords: Muzakki's decision to issue Zakat; Maqashid Shariah; Altruism; Education; Income; and Religiosity

A. INTRODUCTION

Islam really wants change, improvement of human life in various aspects (Hakim, 2017) Improving life in human change must be pursued optimally so that the results can also be maximized (Sakban et al., 2019). Islam encourages its people to work hard for the betterment of their lives, this advice is individual and collective (Nahuda & Rifai'i, 2022; Reni et al., 2022)

The hard work done is not just because you want to collect treasures. Because in the Islamic view, property is not a facility that contains only economic aspects but also contains spiritual value (Dzikrulloh, 2021; Faisal et al., 2022). This can be seen from the background of the commandment of zakat as mentioned in the Qur'an surah al-Tawbah: 103.

"Take zakat from their possessions to cleanse and purify them and pray for them. Indeed, your prayer (grows) peace of soul for them. Allah Subhanahu wa Ta'ala is All-Hearing, All-Knowing".

In the verse it is clearly stated that zakat aims to cleanse the spiritual dimension of property. With the issuance of zakat, the property owned becomes clean and holy, and this means that the owner of the property will avoid the ownership of dirty and unbarokah property. The Quran and Hadith have listed one of the obligations that must be fulfilled by Muslim believers in accordance with the pillars of Islam in addition to shahada, prayer and fasting is to pay zakat. The benefits of zakat not only increase devotion to Allah Subhanahu Wa Ta'ala but can also be useful for mankind (Savitri et al., 2021; Syafiq, 2015). Zakat is required to be paid in order to reduce economic disparities that occur in Indonesia (Holle, 2019). In addition, zakat also aims to bless and clean property for zakat payers (muzakki) and help others by distributing it to those who have the right to receive zakat (mustahiq). The Quran combines the commandment of zakat and prayer there are eighty-two grains, so that the obligation of zakat is closely related to the obligation of prayer (Anshori, 2018; Jasmi, 2018). How Muslims view prayer and the position of prayer in life should be the same in the treatment of zakat. one of them is surah Al-Baqarah verse 110: "And make prayers and pay zakat."

Indonesia is the country with the largest Muslim population in the world and one of the top ten economies. It has enormous development potential in all fields, one of which is the zakat area. Various studies on the potential of zakat have been conducted. (Nature, 2018; Asfarina et al., 2019) revealed that although there are differences in the number of potential figures, overall research shows the potential of zakat in Indonesia based on the Zakat Potential Mapping Indicator (IPPZ), The potential for zakat on the scale of BAZNAS RI reaches Rp 5.8 trillion. The highest potential for income zakat is occupied by income zakat for SOE employees of IDR 2.57 trillion, followed by zakat for employees of national companies which reaches IDR 2.301 billion, followed by the potential zakat of ministerial ASN income with a value of IDR 726 billion, then for the potential zakat of ASN Non-Ministerial Government Institutions of IDR 102 billion, the potential zakat of ASN State Institutions of IDR 71 billion. Furthermore, the potential zakat of the TNI and the National Police was recorded at Rp 46 billion and the potential zakat of BI and OJK employees was recorded at Rp 16 billion. Judging from the provinces in Indonesia, the potential for zakat reaches Rp 4.37 trillion. The potential for provincial-scale zakat is in the Java region, namely East Java Province of IDR 547.4 billion, followed by West Java and Central Java with a potential of IDR 535.4 billion and IDR 505.4 billion, respectively. With such great potential, until now there have been 512 Amil Zakat Agencies, 49,132 Zakat Collection Units (UPZ), 145 Zakat Institutions and 10,124 amil. (Outlook Zakat Indonesia, 2023)

The amount of zakat collected is lower than the optimal value for various reasons, namely: first, not knowing the necessity to issue zakat (Hasanah et al., 2021). Some people do not realize that they have to pay zakat (Mukhlis & Beik, 2013). They only understand that zakat is only zakat in Ramadan (Nadha, 2021) even though zakat is divided into two, namely zakat maal (treasure) zakat fitrah (which is issued before Eid al-Fitr). Second, they refuse to pay zakat, some people refuse to pay zakat (Hamdani et al., 2019). Some people are thrifty

because they believe their wealth is obtained through their own efforts and assume they have a necessity in spending zakat (Sohari, 2013; Syamsuddin, 2017). Third, there is skepticism of zakat management organizations (Afiyana et al., 2019; Prakarsa et al., 2021), because they do not or lack confidence in the zakat management institutions that have been formed (Habibi, 2013; Hafizano, 2018), some people directly hand over their zakat obligations to mustahiq (Kusmanto, 2014; Sofiyawati & Halimah, 2022; Solikhan, 2020). In addition, if they can directly give it to the mustahiq concerned, they will feel more. And because of the low decision of someone in paying zakat (Setiawan, 2017; Yulita Amalia & Huda, 2020).

Researchers will show that some previous research related to this title has the aim of supporting this research. In a study (Isnaeni et al., 2018) entitled *The Effect of Maqashid Sharia on the Decision of Muzakki Paying Zakat in Organization of Zakat Management (OPZ)* found that in general sharia maqashid as a variable that influences the decision of muzakki in paying ZIS. Research (Isnaeni et al., 2018) only looks at maqashid sharia from 5 measurement dimensions, namely Hifdz Al Aql (protecting reason) with 4 indicators, Hifz An Nasl (protecting offspring) with 4 indicators, Hifz Al Mal (protecting wealth) with 7 indicators, Hift Ad Din (guarding religion) with 4 indicators, and Hift Nafs (guarding the soul) with 5 indicators.

There are several studies on Religiosity on the decision to pay zakat, including showing various results have been obtained from research conducted by (Nurkhin & Ahmad, 2019) where this type of research uses quantitative survey methods. The people who took part in this study were employees of the Semarang Ministry of Religious Affairs. The research findings are as follows: Religiosity and knowledge of zakat have no influence to attract decisions in terms of zakat. and a study conducted by (Fauziah et al., 2019) The result of the study is that there is an influence There is some influence of faith variables on the decision to pay zakat, but there is no influence of zakat understanding variables on the decision to pay zakat.

The results of the study (Handayani et al., 2022) show that the level of religiosity, gender and educational background are factors that contribute to zakat payment decisions. (Ruddin, 2021) found evidence that religiosity exerts a significant influence on zakat payments. Different things were found in a study conducted (Mujaddid & Ramadan, 2019) which found evidence that there was no significant relationship between the level of religiosity and zakat payments. This condition is different from research conducted by (Budiarto et al., 2018) using qualitative and quantitative procedures. Based on research revealed that religiosity or the extent to which a person is religious has a major impact on his desire to give zakat (Ngasifudin, 2016; Rosalinda et al, 2021). A study conducted by (Muthoifin & Nuha, 2016) found that religiosity has an effect on a considerable increase in the decision to pay zakat (Halimatusadiah et al., 2023; Sumadi & Priliastuti, 2021).

Research conducted by (Noka & Mursalin, 2022) explained that altruism has a significant positive influence and is the main consideration that has an impact on a person's decision to issue zakat. This is different from the findings of studies conducted by (Nasution, 2017) showing that generosity (altruism) does not have much effect on one's desire to pay zakat. Research (Amelia & Murtani, 2019; Satrio & Siswantoro, 2016) stated that income

factors have a positive influence on the decision to pay zakat through the Amil Zakat Institute. Nasution stated that from statistical tests, the factor that most influences people to pay zakat to the national zakat agency is income. (Murhaban & Merawati, 2018; D. E. Pristi & Setiawan, 2019). The higher a person's income, the more likely to pay zakat to the national zakat agency, indicating that the level of income has an influence on the decision to pay zakat in Baitul Mal.

In research (Amelia & Murtani, 2019; Kartika, 2020; Murhaban & Merawati, 2018; D. E. Pristi & Setiawan, 2019; Satrio & Siswantoro, 2016) stated that income factors have a significant influence on the decision of muzakki to pay zakat through amil zakat institutions. That is, the higher the income of the muzakki, the decision to pay professional zakat through the institution of amil zakat the higher. However, there are research results that state the opposite. (Hauli & Anggraeni, 2022; Sidiq, 2015) who suggests that the income factor does not have a significant effect on the decision of muzakki in paying zakat, (Daulay & Lubis, 2014) stated that high enough income does not affect the community to channel their zakat through amil zakat institutions. Some people are still reluctant to pay zakat, because they feel that the wealth obtained is the result of their own labor, so there is no need to issue zakat. (Jibu et al., 2022) stated that partial income does not have a significant effect on the decision to pay professional zakat. Because even though the income has reached nishab, it is still considered insufficient to meet all the needs of his life so that no amount of income will affect his decision to pay zakat. Zakat is an obligation for Muslims, so researchers are interested in examining the influence of maqashid sharia, altruism, religiosity, income, education, on the decision to pay zakat, because there are inconsistencies from the results of previous research and there is still a lack of research on maqashid sharia in the decision to pay zakat.

Zakat is one of the instruments of poverty alleviation, the element that determines the desire to zakat is very complex. With such a large potential of zakat, it is inversely proportional to the realization of zakat receipts. The low realization of zakat receipts due to the decision to pay zakat by muzakki in the Zakat Management Organization has considerations, namely that people do not understand how to calculate zakat, religious factors such as faith, religious understanding, and retribution (Mariyanti et al., 2022; Mother Earth, 2020; Yusfiarto et al., 2020; Yusrawati et al., 2022), the problem of awareness of muzakki (Muslim companies) paying zakat is still low when compared to compliance with paying taxes (Afiyana et al., 2019; Rizki et al., 2019), literacy and zakat education to the community (Bakar & Rashid, 2010), low awareness of compulsory zakat (muzakki) (Puskas Baznas, 2020), differences of opinion (khilafiah) regarding zakat jurisprudence, low coordination between regulators and Zakat Management Organizations, low role of the Ministry of Religious Affairs in zakat management, mustahik which tends to be charitable, low trust of muzakki in Zakat Management Organizations and regulators (Marina et al., 2021), low awareness of muzakki in fulfilling zakat correctly in accordance with sharia (Azani, 2017), and low knowledge of muzakki / society about zakat jurisprudence (zakat literacy) (Advanced & Indrarini, 2021; Nurfalah & Rusydiana, 2019; Sudibyo, 2018), low level of public trust in zakat institutions, suboptimal role of stakeholders (Agustinawati & Mawardi, 2019; Ardani et al., 2019), even to government policies that are not in accordance with the zakat utilization program (Sastraningsih et al., 2020).

B. LITERATURE REVIEW

1. Maqashid Shariah regarding Muzakki's Decision to Issue Zakat

As Maqashid Sharia or the goals of sharia are the fulfillment of primary human needs in the protection of religion, life, offspring, intellect and property. Therefore, it is appropriate that the achievement of maqasid sharia values encompass all aspects of life activities. Likewise, economic activities which include production, distribution and consumption all have the same end, namely *maslahah*. As Chapra (2011) in his book entitled *The Future of Economics: An Islamic Perspective* stated that if maqasid sharia is used as the goal of the economy, the desired prosperity as economic success will always be achieved. As research (Isnaeni et al., 2018) found that Muzaki's decision to pay ZIS at BAZNAS Jambi Province was influenced by maqashid sharia, positive and significant from the perspective of the Islamic Epistemology Approach. Muzaki who pays ZIS understands and believes that the values contained in maqashid sharia provide benefits for himself, his family and society. So it can motivate muzaki to improve the quality and quantity of zakat, in this case paying ZIS. The maqashid sharia dimension of maintaining reason has a long-term vision to improve the quality of life of Muslims. Al-Qardhawi (2000) said that someone who seeks knowledge has the right to receive zakat because he is carrying out *fardhu kifayah* obligations. Knowledge will be useful for humanity. Therefore, it is natural that zakat funds are directed to the education sector.

H₁ There is a positive influence of Maqashid Shariah on Muzakki's decision to issue zakat

2. Maqashid Shariah regarding Muzakki's Decision to Issue Zakat

The command to care and share is manifested in the form of orders for zakat, *infaq*, alms, grants, wills and also *waqf*. In the Al-Quran, several words are mentioned that refer to the concept of philanthropy, such as zakat, alms, *waqf*, *birr* (kindness), *amal al-sha seen* (good deeds), *khayr* (kindness), *ihsan* (virtuous values), *hadiyah/grant* (gifts), inheritance, sacrifice, and *aqiqah* (birth celebration). In the Koran it is also recommended to help each other, as Allah Subhanahu Wa Ta'ala says in QS. Al-Maidah verse 2: This verse explains that it is highly recommended to help each other in any form as long as it is good. In research, Altruism has an influence on individual participation. The nature of altruism will motivate and encourage someone who is obliged to pay zakat. Altruistic individuals will care and be willing to help even though there are no benefits offered or there is no hope of getting anything in return (Myers, 2012). A study conducted by (Noka & Mursalin, 2022) explains that altruism has a significant positive influence and is the main factor influencing decisions.

H₂ There is a positive influence of Altruism on Muzakki's decision to issue zakat

3. Income from Muzakki's Decision to Issue Zakat

A person's income greatly influences an individual's decision to pay zakat. Because income has a relationship with whether the assets have reached the *nishab* or not, besides also influencing the amount of zakat that will be issued by the muzakki (Rosalinda et al., 2021). This is different from the findings in research (Satrio & Siswantoro, 2016) and this situation is contradictory (Sumadi & Priliastuti, 2021) which found that income does not influence the

decision to pay zakat at Baitul Maal. (Tho'in & Marimin, 2019b) who found that income level had no effect on the muzakki's decision to pay zakat. Likewise, research conducted by (Nur & Zulfahmi, 2018) found that income had no effect on the decision to pay zakat. The result is that an increase in existing income does not affect an increase in a person's decision to pay zakat. This could also be that the increase in income is directly allocated for shopping. Meanwhile, research presented by (Satrio & Siswanto, 2016) found that income influences the decision to pay zakat muzakki. Likewise, research results (E. D. Pristi & Setiawan, 2018) found that income has a positive influence on the decision to pay professional zakat through the Amil Zakat Institution. (Nasution, 2017) found that people consider the size of the income they receive as a reference for paying or not paying zakat through the Amil Zakat Institution.

H₃ There is a positive influence of income on the muzakki's decision to pay zakat

4. Education regarding the muzakki's decision to issue zakat

Education means a process of developing all human potential as creatures of faith and piety, thinking and working, for the benefit of themselves and their environment. (Handayani et al., 2022) found evidence that the level of education has a significant positive influence on zakat payment behavior. Different results in research (Shakuntala & Suzan, 2022) which found evidence that Islamic educational background has no effect on compliance with zakat payments. However, research results (Mujaddid & Ramadan, 2019) show evidence that education can help individuals to internalize religious norms, rules and obligations. Muslims with an educational background should have greater awareness and knowledge about zakat as an obligation in the Islamic religion which is based on the Koran and Hadith. Therefore, it is hoped that Muslims with their level of education will give a positive signal to the decision to pay zakat

H₄ There is a positive influence of education on the muzakki's decision to issue zakat

5. Religiosity moderates Maqashid Shariah towards Muzakki's decision to issue zakat

The religious factor has a strong influence on perceptions of generosity which simultaneously makes people want to contribute to cash waqf (Rizal & Amin, 2017). In Islam, a person's intention to pay zakat as a religious obligation really depends on the level of belief and commitment to the religion itself (Saad & Farouk, 2019). Religiosity influences a Muslim's intention to pay, belief, and the implementation of worship carried out by a Muslim because Allah Subhanahu Wa Ta'ala has ordered His servants to fulfill their obligations as Muslims, one of which is zakat. This command is contained in Surah Al-Baqarah verse 43 which means, "And establish prayer, pay zakat, and bow with those who bow." Therefore, the first hypothesis of this research is formulated as follows

H₅: Religiosity strengthens the influence of Maqashid Shariah on the muzakki's decision to issue zakat

6. Religiosity moderates altruism towards Muzakki's decision to issue zakat

With a high level of social sensitivity, society encourages people to help others by paying zakat. Altruism behavior can be described as voluntarily helping others without

expecting anything in return, or simply doing good behavior. This will be stronger if driven by the level of Religiosity. Religiosity strengthens the influence of altruism on the decision to pay zakat, meaning that if someone has high altruism, they will be able to increase the individual's decision when paying zakat. Religiosity strengthens the impact of altruism regarding the zakat that you want to give out, meaning that if someone has high altruism, they will be able to increase the individual's decision to give zakat. Likewise, if the respondent's religiosity factor is mature, it will further strengthen the influence on the decision to pay zakat. because everyone who becomes more dedicated has a tendency to have higher levels of altruism or social sensitivity. Apart from research conducted (Amirah et al., 2024) which found that altruism has a significant positive influence and is the main factor influencing a person's decision to pay zakat. Likewise, a person's religiosity will influence paying zakat (Faisal et al., 2023). The results of research conducted by Amanta, et al (2014) stated that the factors that influence the amount of household donation allocation are altruism, income, and length of formal education. So this research has a hypothesis, namely:

H₆: Religiosity strengthens the influence of altruism on muzakki's decision to pay zakat

7. Religiosity moderates income on the muzakki's decision to issue zakat

For someone whose income meets the requirements for carrying out nisab and haul zakat, then that person is obliged to pay zakat. From this, there is a connection that a person's income influences them to carry out zakat. From the income obtained, it can be seen whether the nisab has been reached or not. Therefore, a person's income can also influence the amount of zakat they pay. Apart from a person's income, it influences the decision to pay zakat. There are other factors as in research (Amelia & Murtani, 2019; Sumadi & Priiliastuti, 2021), namely the religiosity factor, namely the values that want to be realized (beliefs) from obedience in paying zakat to the commands of Allah Subhanahu Wa Ta'ala (transcendent values- spiritual). (Mukhlis & Beik, 2013) in their research also concluded that faith factors influence a person's ability to pay zakat. Increasing faith in society can increase the absorption of zakat funds.

H₇: Religiosity strengthens the influence of income on the muzakki's decision to issue zakat

8. Religiosity moderates education in the muzakki's decision to issue zakat

Religious values should be used as a reference by humans for their every action. where religion is an attitude and behavior that is obedient in carrying out the recommendations of the religion one adheres to, respecting the practice of worship of other religions, and living in harmony with followers of other religions (Pridayanti, 2022). As in Handayani's (2022) research, education is an indicator of a person's ability to make decisions. Increasing education is likely to increase managerial abilities. Therefore, educational character is positively related to the muzakki's decision to issue zakat. Education can help individuals to internalize religious norms, rules and obligations. Muslims with an educational background should have greater awareness and knowledge about zakat as an obligation in the Islamic religion which is based on the Koran and Hadith. Therefore, it is hoped that Muslims with education will provide a positive signal towards compliance behavior in paying zakat. Another research that shows the

positive influence of religiosity on muzaki's decision to pay zakat is the results of research conducted by (Alfitrah et al., 2021) who examined muzakki at Baitul Mal Langsa City. Meanwhile, according to (Ayuningtyas & Sari, 2020) who researched muzakki at the Semarang City National Zakat Amil Agency, the results showed that there was a positive influence of religiosity on muzaki's decision to pay zakat. Another result that strengthens this hypothesis is research conducted by (Sriyani, 2022) who examined muzakki in the Zakat Collection Unit in Bukit Kerikil Village which showed positive results of religiosity regarding muzaki's decision to pay zakat. This is in line with research conducted by (Yusniar, 2020) and (Lesmana et al., 2022). So the researcher puts forward the following hypothesis:

H₈: Religiosity strengthens the influence of education on muzakki's decision to issue zakat

C. METHOD

The research paradigm used in this study is positivism as a method that is arranged systematically using the deductive logic of one's behavior to find conjectures and predict patterns of human activity and cause-and-effect relationships. The type of data used in this study is quantitative data in the form of data and numerical forms and is generally collected through structured questions (Sekaran & Bougie, 2016). So that relative events and relationships between research variables are found which will then be processed using a quantitative approach. The unit of analysis in this study used individuals with minimal researcher involvement. The sampling design in this study is non-probability sampling with the sampling technique used is accidental sampling. For the research setting, the dose of the researcher did not intervene in this study (non-contrived setting) and the implementation time used one shot (cross section) using data analysis, namely hypothesis testing. The population in this study is muzakki who issue zakat through the Central National Amil Zakat Agency.

In the decision variable to issue zakat using 5 dimensions developed by (Schiffman and Kanuk, 2000). This maqashid sharia uses 5 dimensions and indicators namely Hifdz Al Aql, Hifz An Nas, Hifz Al Mal, Hift Ad Din, Hift Nafs, Hifz al Bi'ah, Hifz al Irdi with 31 statements. (Isnaeni et al., 2018). This study uses 4-dimensional measurements consisting of 4 questions developed in the research (Sulistiyowati, 2021). The dimensions of religiosity in this study are Belief, Knowledge, Practice, Practice. (Susanti, P., & Isamuddin, I, 2020). Research on educational variables consists of 2 dimensions, namely Formal Education and Non-Formal Education which are adopted from research (E. D. Pristi & Setiawan, 2018, Merlinda et al., 2016). The dimensions of the income variable consist of 4 dimensions, namely Own Income, More Income, Income Reaching Nisab, Treasure Reaching Haul (Zaki & Suriani, 2021). In the distribution of questionnaires, 423 respondents were obtained.

Table 1. Respondent Demographics

Information	Category	Frequency (F)	Percentage (%)
Gender	Man	199	47.04
	Woman	224	52.96
Provincial Origin	Bali	1	0.24
	Banten	14	3.31

	Bengkulu	11	2.60
	Daerah Istimewa Yogyakarta	13	3.07
	Daerah Khusus Ibukota Jakarta	13	3.07
	Jawa Barat	184	43.50
	Jawa Tengah	15	3.55
	Jawa Timur	24	5.67
	Kalimantan Utara	13	3.07
	Kalimantan Timur	15	3.55
	Kepulauan Riau	7	1.65
	Kepulauan Bangka Belitung	6	1.42
	Lampung	18	4.26
	Maluku Utara	3	0.71
	Nusa Tenggara Barat	8	1.89
	Nusa Tenggara Timur	7	1.65
	Papua Barat	2	0.47
	Riau	18	4.26
	Sulawesi Barat	2	0.47
	Sulawesi Selatan	11	2.60
	Sulawesi Tengah	5	1.18
	Sulawesi Utara	4	0.95
	Sulawesi Tenggara	4	0.95
	Sumatra Barat	3	0.71
	Sumatra Selatan	12	2.84
	Sumatra Utara	10	2.36
Recent Education	High School	86	20.33
	Bachelor (S1)	151	35.70
	Master (S2)	147	34.75
	Doctor of Philosophy (S3)	39	9.22
Length of Work	< 1 - 4 Year	211	49.88
	5 - 10 Year	105	24.82
	11 - 15 Year	46	10.87
	16 - 20 Year	31	7.33
	> 20 Year	30	7.09
Monthly Income	< 1,5 Million Rupiah	95	22.46
	1,5 - 3 Million Rupiah	93	21.99
	3 Juta - 5 Million Rupiah	121	28.61
	>5 Million Rupiah	114	26.95
In addition to Baznas you channel zakat through	Baznas only	96	22.70
	Dompot Dhuafa Republika	5	1.18
	LAZ Baitul Maal Hidayatullah	10	2.36
	LAZ Daarut Tauhid Peduli	2	0.47
	Lembaga Zakat Muhammadiyah	16	3.78
	Non Zakat Management Organization	159	37.59
	NU CARE - LAZISNU	8	1.89
	Other Zakat Management Organizations	104	24.59

Types of zakat channeled	Rumah Zakat Indonesia	14	3.31
	Yayasan Yatim Mandiri	9	2.13
	Obligatory Charity	293	69.27
	Income Zakat	125	29.55
Long Being Muzakki in the Society	Zakat Investment	5	1.18
	<1 Year	89	21.04
	1-2 Year	49	11.58
	2-3 Year	34	8.04
	>3 Year	251	59.34

Source: Data Processing Results, 2023

D. RESULT AND DISCUSSION

1. Normality testing

The fundamental assumption in multivariate analysis is normality. Measurements on normally distributed data with critical values from a – z based on a significant level of 0.05 error are between +/- 1.96 (Hair et al, 2018). In table 2 the following will be displayed the value of the skewness of each variable, which is as follows:

Table 2. Normality Test with Skewness

Variable	Value Skewness	Information
Maqashid Shariah (MS)	-0.559	Normal
Altruisme (AL)	-0.471	Normal
Income (PN)	-0.373	Normal
Education (PD)	-0.515	Normal
Religiosity (REL)	-0.425	Normal
Decision to Pay Zakat (KMZ)	-0.532	Normal

Source: Data Processing Results, 2023

Based on the table above, normality test results with *skewness* were obtained, that each variable had a value of <1.96, this shows that the data on each variable in this study, distributed normally.

2. Convergent Validity

The results of validity testing on all variables have met the convergent validity requirements where the AVE value > 0.05 (Hair et al, 2018). Testing the variable construct of each question item is asked to the muzakki who have criteria and understanding of zakat in the zakat management organization. The results of construct validity testing are shown in the following table 3:

Table 3. Construct Validity

Variable	Average Variance Extracted	Information
Maqashid shariah	0.943	Reliable
Altrusime	0.774	Reliable
Income	0.836	Reliable
Education	0.935	Reliable

Religiosity	0.879	Reliable
Decision to Pay Zakat	0.902	Reliable

Source: Data Processing Results, 2023

3. Discriminant Validity

In this study, a discriminatory validity test was also carried out which is related if two different instruments that measure two constructs are predicted not to correlate to produce an uncorrelated score (Hartono, 2008: 64). Based on the results of data processing, discriminant validity results are obtained with Fornell-Larcker criteria, if the square root value of each AVE variable is greater than the correlation between the two variables in the model, then the research questionnaire has a discriminant validity value. Based on the results of data processing, it is obtained, as follows.

Table 4. Fornell – Larcker

	AL	AL*REL	KMZ	MS	MS*REL	PD	PD*REL	PN	PN*REL	REL
AL	0.880									
AL*REL	-0.391	1.000								
KMZ	0.766	-0.395	0.950							
MS	0.760	-0.383	0.948	0.971						
MS*REL	-0.372	0.962	-0.402	-0.407	1.000					
PD	0.747	-0.392	0.909	0.970	-0.385	0.967				
PD*REL	-0.389	0.973	-0.401	-0.393	0.972	-0.407	1.000			
PN	0.039	-0.017	0.042	0.016	0.027	0.054	-0.017	0.915		
PN*REL	-0.018	0.018	-0.008	0.030	-0.051	-0.019	0.015	-0.105	1.000	
REL	0.863	-0.371	0.934	0.966	-0.354	0.965	-0.374	0.065	-0.039	0.937

Description: MS: Maqashid Shariah, AL: Altruism, PN: Income, PD: Education, RL: Religiosity, KMZ: Muzakki's Decision to Issue Zakat

Source: Data Processing Results, 2023

Based on the table above, discriminant validity with the Fornell-Larcker criterion shows the AVE root value of each construct or variable, the result of the AVE square root of each variable is greater than the correlation between the two variables in the model. Therefore, the variables in this study can be declared to meet the criteria of discriminant validity.

4. Cronbach's alpha

Reliability testing is aimed at determining the consistency and stability of each question item in the dimensions of research variables. This test looked at Cronbach's alpha significance on each variable. The higher Cronbach's alpha value, the higher the reliability value of a variable. Acceptable values are between 0.70 – 0.95, but sometimes it can also occur more than 0.95 (Hair et al, 2018). Based on the results of data processing, reliability results with Cronbach's alpha and composite reliability are obtained, which can be seen in the table, as follows.

Table 5. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability	Information
<i>Maqashid Shariah</i>	0.990	0.992	Reliabel
<i>Altruisme</i>	0.903	0.932	Reliabel
Income	0.933	0.953	Reliabel
Education	0.931	0.966	Reliabel
Religiosity	0.954	0.967	Reliabel
Decision to Pay Zakat	0.973	0.979	Reliabel

Source: Data Processing Results, 2023

Based on the table above, the results of the reality test, show that all variables in this study have cronbach alpha and composite reliability values and each has a value of > 0.7 , which means that it has met the criteria of the reliability test and can be declared reliable.

5. Model Fit

Testing of the model built will show that the variables in this study, already have a fit equation model. A value of < 0.1 in the Standardized Root Mean Residual (SRMR) identifies the residual standard value of a fit model (Hair et al, 2018) This fit model test is used to determine a model has a match with the data. In the model fit test, it can be seen from the SRMN value of the model. The PLS model is declared to have met the fit model test criteria if the SRMN value < 0.1 and the model is declared perfect SRMN < 0.08 . Based on the results of data processing, the following results are obtained:

Table 6. Model Fit

	<i>Saturated Model</i>	<i>Estimated Model</i>
SRMR	0.037	0.037

Source: Data Processing Results, 2023

Based on the table above, the SRMR value of the research model is $0.037 < 0.1$. This value indicates that the research model is a *fit model* with a residual standard average value of "0".

6. Hypothesis Testing

The test that will be carried out is in the form of statistical testing, by comparing each causal influence of maqashid shariah, altruism, income on the decision of muzakki to issue zakat with religiosity as a moderating variable.

Table 7. Test the hypothesis

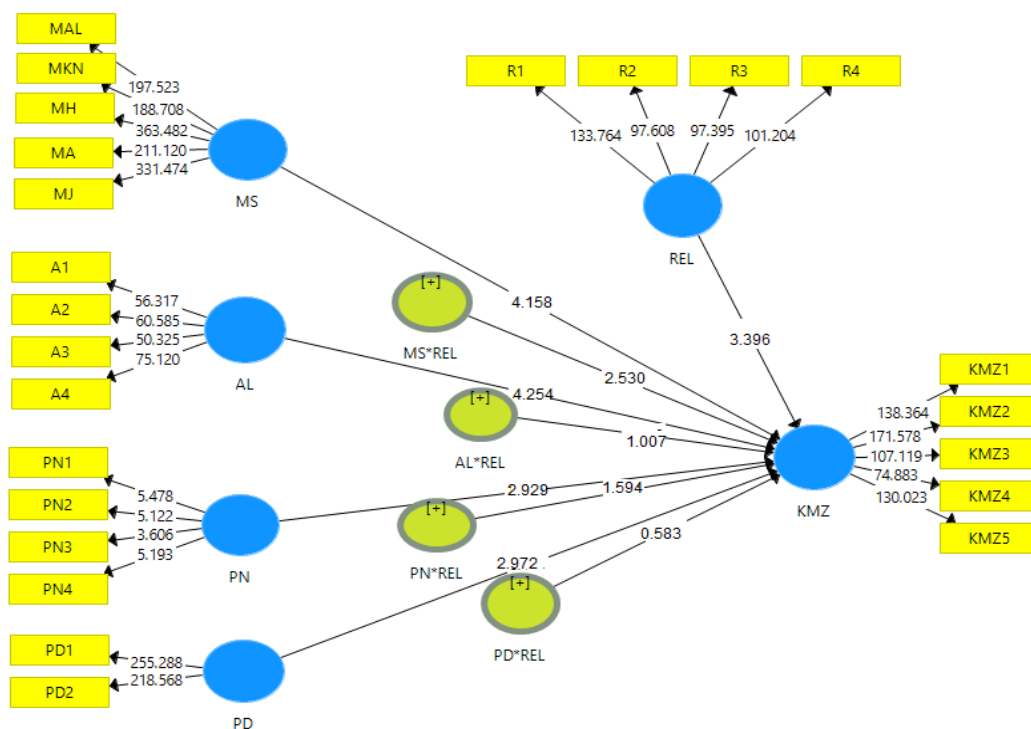
Structure Path	Description			
	Direction	Original Sample (O)	t- Statistics	P- Values
MS -> KMZ	+	0.754	4.158	0.000

AL -> KMZ	+	0.156	4.254	0.000
PN -> KMZ	+	0.112	2.929	0.003
PD -> KMZ	+	0.059	2.972	0.012
MS*REL -> KMZ	+	0.198	2.530	0.013
AL*REL -> KMZ	-	-0.070	-1.007	0.157
PN*REL -> KMZ	-	-0.014	-1.594	0.056
PD*REL -> KMZ	-	-0.054	-0.583	0.280
Rsquare			0.982	

Description: MS: Maqashid Shariah, AL: Altruism, PN: Income, PD: Education, RL: Religiosity, KMZ: Muzakki's Decision to Issue Zakat

Source: Data Processing Results, 2023

Figure 1. Hypothesis Model



Description: MS: Maqashid Shariah, AL: Altruism, PN: Income, PD: Education, RL: Religiosity, KMZ: Muzakki's Decision to Issue Zakat

Source: Data Processing Results, 2023

7. Maqashid Shariah Against Muzakki's Decision to Issue Zakat

The dimension of reason is the first dimension of Maqashid Shariah. Reason and mind are a gift to man from Allah Subhanahu Wa Ta'ala which is very great. With the existence of reason and mind, humans can run their lives well. The intellect and mind also make the position of man more noble than other creatures. Therefore, these minds and minds must be well guarded. Everything that can corrupt the human mind and mind is forbidden and should be

avoided such as consuming liquor and drugs. A sound mind and mind will help people in making good decisions that do not lead them to bad. The way to keep the mind and mind in accordance with the goals of Islam is through improving the quality of Human Resources (HR). In general, the root of education problems lies in financing. Parents do not have sufficient funds to finance their children's education because their income is classified as middle-lower and not comparable to the high cost of education that must be borne. Therefore, alternative instruments are needed to solve the problem. Zakat is one of the alternative instruments that can be used because in Indonesia itself much of the population is Muslim.

As stated in the MUI Fatwa concerning the Provision of Zakat for Scholarships No. Kep. -120 / MUI / II / 1996. This study found that by paying zakat families can get good scientific education, good religious education with affirmative answers by respondents, this is also reinforced by several previous studies (previous research) showing that researchers on the management of zakat funds in the form of scholarships have been many (Azkia, 2021; Firdausi Z. H, 2018; Ridwan, 2019; Zabadi, 2018) with the approach and results that the provision of scholarships for underprivileged students (students in need) is included in the category of poor or poor, in the hope that it can increase great desire in carrying out education and can also increase learning achievement for underprivileged people in the economy.

Zakat also has a purpose in terms of maintaining offspring. By giving zakat to asnaf 8 namely Fakir, Miskin, Amil, Muallaf, Riqab, Gharimin, Fisabilillah and Ibn Sabil will be a good example for the family as in this study found that the majority of respondents strongly agree that paying zakat will be an example for children This research also shows that respondents' assessment of the Hifdz Al Mal dimension has an average score of 3.25 out of a scale of 4, which means that respondents who issue zakat have confidence that by issuing zakat will realize the goals of Islam in terms of Hifdz Al Mal (safeguarding property). It is also seen that the standard deviation value of 0.85 indicates a heterogeneous opinion and has a wide distribution of data (Gujarati, 2003).

Issuing zakat, infak, sadaqah is guaranteed by Allah Subhanahu Wa Ta'ala, will not reduce wealth, and it is a sign of gratitude for all the sustenance that has been received so far. By giving part of the property to the less capable as classified as zakat recipients, and Allah Subhanahu Wa Ta'ala does not ask for all the gifts that Allah Subhanahu Wa Ta'ala gives, but guarantees that it will not reduce our wealth after we give alms. Prophet Muhammad (peace and blessings of Allaah be upon him) also said: *Alms does not reduce wealth*. [HR Muslim]

So that the decision of the muzakki to issue zakat because of the encouragement of the purpose of Islam (Maqashid Shariah) which is to pay Zakat can clean up property. Paying zakat will not reduce wealth. Paying zakat will pay property. Paying zakat can reduce hisab. Paying zakat is proven to prioritize social care. Paying zakat will promote human welfare. Paying zakat can eliminate the gap between poor and rich. Zakat which is one of the pillars of Islam and is one of the main elements for the establishment of Islamic law. Therefore, the law of zakat is obligatory on every Muslim who has fulfilled certain conditions such as prayer, hajj, and fasting. In addition, zakat is a strategic social, community and humanitarian charity and is very influential on the economic development of the ummah.

8. Altruism Against Muzakki's Decision to Issue Zakat

By having empathy, belief in justice, a sense of social responsibility, personal internal control and a low ego attitude a person will have a stronger interest, desire and belief to issue zakat. The point of *altruism* has a significant effect is that the more a person has empathy, believes in justice, a sense of social responsibility, personal internal control and a low ego attitude will be able to increase interest, desire and confidence to pay zakat. The higher *the altruism* attitude possessed by respondents who are office workers has an impact on increasing their interest in making zakat payments more optimally. The lower *the altruism* attitude possessed by respondents has an impact on decreasing interest in making zakat payments.

By having a high empathetic attitude and believing earnestly that by paying zakat it will get rewards, mercy, and forgiveness of sins by Allah *Subhanahu Wa Ta'ala* which then has an impact on increasing respondents' interest in paying zakat more optimally. By believing in justice that what we do in the world will get retribution, that mistakes will be punished, and kindness will be rewarded, individuals who believe in world justice will be easily attracted and have the desire to pay zakat. A high sense of social responsibility has an impact on increasing the desire to pay zakat to help others, especially Muslims who are included in the criteria for zakat recipients. Properly carried out personal internal control where every action that will be taken is based on positive motivations including expecting the mercy of Allah *Subhanahu Wa Ta'ala* has an impact on increasing confidence to always pay zakat through halal assets and with an amount in accordance with the provisions. A low ego attitude will increase the caring attitude possessed which then has an impact on increasing the sense of confidence to always pay zakat to help the benefit of Muslims.

With the *altruism* possessed by *muzakki*, respondents also have concern for others. This is also in line with research (Kholil, 2020) that Allah *Subhanahu Wa Ta'ala* favors some servants over others related to wealth and poverty, weakness and strength, and so on, the wisdom of which can be understood that it is an opportunity for those who want reward.

9. Income on Muzakki's Decision to Issue Zakat

The results of this study are in accordance with the theory of interest initiated by Crow and Crow (1989) which states that the cause of interest one of them comes from emotional factors, namely interest has a close relationship with emotions. If someone gets success in his activity will cause feelings of pleasure and this will strengthen interest in the activity. The emotional factor in this study is the income Someone who is already working and already has sufficient income, will tend to want attention and appreciation from the surrounding environment. This desire will encourage individuals to carry out actions in the form of social activities so that they can be viewed by the environment or organization. One manifestation of this is the decision of *the muzakki* in issuing zakat.

When a person's income has reached Nishab (the minimum calculation of income affected by zakat), the person must issue zakat as the respondent's answer with an average value of 3.27 with a scale of 4 about *muzakki* paying zakat because *the income of muzakki* has reached nisab and also the property of *muzakki* reached the haul. Based on the type of zakat distributed to baznas, most of them distributed zakat fitrah as many as 293 people or a percentage of

69.27%, there were also 125 *muzakki* or 29.55% who paid zakat income. This research is not in line with research (Firdaus et al., 2012) (Sedjati et al., 2018), (Nurkholis & Jayanto, 2020), Kartika (2020) where their findings Income influences *Muzakki's* decision to pay zakat.

Thus, *income* can influence *the decision of the muzakki* in issuing zakat. This means that the size of a person's income greatly influences their decision to issue zakat. A person with a high income will be better able to provide for himself and be better able to understand and appreciate the benefits, so they are more likely to spend zakat. Conversely, if someone with a low income will be less able to meet the needs of his life so that he tends to meet his needs first rather than to issue zakat. This is in line with research conducted by (Ibnu Mubarak & Safitri, 2022; E. D. Pristi & Setiawan, 2019; Syafitri et al., 2021; Zaki & Suriani, 2015) which states that there is a positive influence between *income* variables on *muzakki's decision to pay zakat*

10. Education Against Muzakki's Decision to Issue Zakat

The level of education of a *muzakki* is interrelated with the knowledge he has, with the knowledge of the customer will influence the decision to issue zakat. This is because when a *muzakki* has more knowledge, then he will be better at making decisions, he will be more efficient and more precise in processing information and able to *recall* information better.

With the education obtained, a person will be more sensitive to social responsibility. In this regard, education can help one understand the need to aid those who are struggling and fulfill zakat obligations as part of their social responsibility. Likewise, with someone who has a higher education level, it will tend to be able to develop the ability to analyze and be critical. With critical thinking, one will tend to understand the value and benefits of issuing zakat. So that *muzakki* can understand how zakat can contribute to social development such as long-term poverty alleviation. This will be their basic value in considering the positive impact of paying zakat. This is supported by research (Tho'in & Marimin, 2019b) and (Husen Sobana et al., 2017) which states that there is an influence between *educational* variables on *muzakki's decision to pay zakat*

11. Maqashid Sharia against Muzakki's decision to issue zakat with religiosity as moderation

The size of *Muzakki's religiosity* is determined by how much spiritual experience he gets. The greater a person's experience in religious science will shape him into a religious person. Spiritual experience is not obtained in a short time, it requires a long journey and process. So that the older a person is, the more his life experience will be including spiritual experiences, one of the real forms of *religiosity* is performing Zakat.

The decision of *muzakki* to issue zakat is because by paying zakat families can get a good religious education, not only that by paying zakat will prevent a mindset that prioritizes criminality, cruelty, and crime. Paying zakat will avoid attempts to underestimate the work of the brain. Where *Maqashid Sharia* requires individuals to maintain reason in this case can be done in the education sector. Zakat and education are two elements that are bound to each other. Zakat is an investment for *the muzakki* because zakat can also be interpreted as giving or purifying. While education is an investment for future knowledge, zakat is a stimulus for the sustainability of education in Indonesia. Education is the biggest issue of our time, which determines the future fate of Muslims (and the nation). Therefore, to improve the quality of

Muslims in the future there must be serious and concrete efforts to improve the quality of education.

The decision of *the muzakki* to issue zakat also cannot be separated from the purpose of Islam in terms of maintaining the family by paying zakat will be an example for children by paying zakat the family will become samara, zakat children will get social sensitivity. By paying zakat children will have *akhlakul karimah*. The level of *religiosity* of *the muzakki* in issuing zakat also pays attention to the purpose of maintaining property. In this case, safeguarding property can be in the form of cleaning property, reducing property, protecting property, reducing hisab in the afterlife. In addition, the property owned can also prioritize social care and encourage human welfare to eliminate the gap between poor and rich. *Religiosity* is also a factor that strengthens *muzakki* in issuing zakat so that the zakat issued can make the soul calmer. As Allah *Subhanahu Wa Ta'ala* says: Take zakat from their property to cleanse and purify them, and pray for them. Indeed, your prayer (grows) peace of soul for them. Allah *Subhanahu wa Ta'ala* is All-Hearing, All-Knowing." (QS. At-Tawbah: 103).

The psyche of a *muzakki* is influenced by various factors. One of them is spiritual that connects humans with Allah *Subhanahu Wa Ta'ala* Almighty Creator and how humans are with treasures. Property owned there are rights of others that must be excluded. Therefore, if the right is not issued it will become filth so that it covers conscience and common sense. So that with such a heart and mind will invite miserliness or stinginess. So, cleanse it with alms, so that inner peace arises. In the book *Zakat Cleanser of Treasure and Soul* (1992), Zakiah Daradjat discusses the relationship between zakat and mental health, because basically wealth does support human life. On the contrary, possessions can turn into a cause of anxiety, discord, and hostility. From *the religiosity of muzakki* makes strengthening the decision of *muzakki* to issue zakat is increasing because of the realization of the goals of Islam itself, namely paying zakat to participate in improving the environment, zakat for the benefit of future generations. Zakat not only gives love to humans but gives plant affection and zakat is also a manifestation of a sense of responsibility to nature. Paying zakat can create a sense of security in the community and even paying zakat will be free from fear so that respondents do not cause anxiety.

12. Altruism against the decision of Muzakki to issue zakat with religiosity as moderation

In the Islamic concept of *Altruism*, one of them is known as *itsar* which means prioritizing the interests of others above their own. What is meant by interest here is certainly a positive thing that does not contradict the Islamic sharia contained in the Quran and Hadith. One of them is as the word of Allah *Subhanahu Wa Ta'ala* in QS. *Al-Hashr* 9:

"And those who have occupied the city of Medina and believed before their (Muhajirin) (Muhajirin) do they love those who emigrate to them. And they have no desire in their hearts for what is given to them. and they prioritize, over themselves, even though they are in trouble. And who is preserved from the madness of themselves, they are the lucky ones?"

The results of this study also prove that until now the attitude of helping born or known as *Altruism* can stand alone without the factors of religious belief, knowledge of religion,

practice and practice, this is also because humans as social creatures must feel and be moved to help and help without getting anything in return when other humans experience difficulties in terms of provision of basic necessities of life in the form of food, clothing, shelter (shelter), payment of debts, repatriation of those who cannot return to their countries, release of sahaya slaves and other forms of solidarity prescribed in Islam. Reinforced by the hadith of the Prophet Sallallahu 'alaihi wa sallam, where the Prophet Muhammad Sallallahu 'alaihi wa sallam said:

The parable of the believers in the attitude of loving, loving and protecting each other is like one body, if there is one member of the body who is sick then the other members will feel it with no sleep and fever. [HR Muslim]

Shadaqah and infaq are part of generosity and basically both are manifestations of Islam's concern for the poor and in need of help. Allah Subhanahu Wa Ta'ala favors some servants over others in relation to wealth and poverty, weakness and strength, and so on, the wisdom of which can be understood that it is an opportunity for those who are in positions of excellence to be able to share their advantages with those who are in need and need help.

13. Income against Muzakki's decision to issue zakat with religiosity as moderation

Income is one of the main factors in influencing a person's decision to issue zakat. In Islam, one of the mandatory conditions for issuing zakat is that the property owned has reached nisab, which is the minimum limit of the amount of wealth that must be owned so that a person is obliged to issue zakat. This is what causes one's income to be a major factor in influencing one's decision to issue zakat, because opinions are used to calculate whether one's wealth has reached nisab or not. Opinions are also used as a benchmark for a person's ability to issue zakat. Zakat is calculated as a certain percentage of the assets owned, if the higher a person's income, the greater the zakat obligation that must be issued. The role of zakat is not only in the spiritual aspect, but also in the social aspect. By giving zakat, people can contribute according to their abilities, to strengthen a sense of community and create strong social bonds between Muslims. So that when viewed from the above factors and the positive impact in zakat, then someone will be confident in issuing zakat because not only the spiritual aspect is fulfilled but also the social aspect in meeting the needs of those who are entitled to receive it.

In this case, the factor of religiosity cannot encourage *muzakki* to be more confident in issuing zakat. Because everyone's understanding of religiosity is different, as well as in religious practice. There are individuals who are very religious but cannot afford to issue zakat due to their limited income. Conversely, there are also individuals who are less religious but have good financial capabilities and can issue zakat with an amount which is significant. In the indicator, the first statement regarding muzakki who pay zakat prioritizes falah or the welfare of the world and the hereafter. In this case, it means that the muzakki who pay zakat still do not pay attention to the welfare of the world and the hereafter. In this case, the muzakki issues zakat because he feels that the property owned has fulfilled his daily life, so he will tend to issue zakat. Likewise with cultural factors and pressures in the surrounding environment that require him to issue zakat. Someone who lives or is in an environment with high religiosity and is consistent in issuing zakat, will tend to feel compelled in him to participate in issuing zakat

because of his understanding in low zakat. So in this case someone will still issue his zakat without looking at the religiosity factor that affects it. This research is in line with research conducted by (Afandi et al., 2022; Safitri & Suryaningsih, 2022; Tho'in & Marimin, 2019a) *religiosity weakens the effect of income on muzakki's decision to pay zakat*.

14. Education on Muzakki's Decision to Issue Zakat with Religiosity as Moderation

Knowledge and awareness of the importance of zakat which is one of the pillars of Islam that must be obeyed. Education is very important in encouraging human awareness to do something that is in accordance with his conscience. Consciousness in this case is awareness in doing good. Awareness can also be honed through experiences gained from society. This awareness arises due to an external stimulus. Conversely, the consciousness that arises from internal conditions is the consciousness that arises from oneself, the conscience that has been equipped with religious spiritual education and about values including human norms.

Issuing zakat by *muzakki* is also a means of education for humans that material or material property is not the purpose of life and is not the absolute property of humans who own it but is the entrustment of Allah *Subhanahu Wa Ta'ala* which must be used as a tool to devote themselves to Allah *Subhanahu Wa Ta'ala* and as a tool for humans to carry out religious orders in all aspects.

In zakat there is a spiritual education that is very deep in meaning for mankind. He educates people to obey the commandments of Allah *Subhanahu Wa Ta'ala*, eliminating selfishness and waste in using material possessions. Zakat cleanses property and soul from things that are lacking or not good. He prepares and educates people to be able to live in a society that even though it demands mutual need and help. By taking both formal and non-formal education can provide deeper knowledge about zakat trading. Most respondents in this study have bachelor's, master's and doctoral education who work in the field of education. So that in decision making they already have a basis or knowledge in issuing zakat. As QS. Al-Mujis verse 11:

"Allah will undoubtedly elevate (the degree of) believers among you and those who are given some degree of knowledge".

The higher the level of education, the older he gets. Not only age, the person's knowledge about religion will also increase. So is the knowledge of zakat and all the laws governing it regarding differences. The increase in individual knowledge of religion triggers individuals to pay zakat. In this case, religiosity strengthens the relationship of education to the decision of *muzakki* to issue zakat, this is because the understanding of religiosity of everyone in imitating the teachings of his religion is different. Different understandings cause beliefs, knowledge, experience and implementation of religious practices to also differ.

Knowledge and understanding of *muzakki* are obtained from their level of education, such as knowledge about the obligation of zakat, the conditions for zakat, to the calculation of zakat. So that *the decision of the muzakki* to give zakat is influenced by the education taken by the *muzakki*. When viewed in the descriptive analysis with the highest percentage, namely in the dimension of religious practice against the variable *religiosity*. In the first statement

indicator regarding paying zakat is a form of practice of obedience to Allah *Subhanahu Wata'ala* who has provided sustenance. This is because *muzakki* believes that issuing zakat is mandatory and contained in the pillars of Islam. Based on this study, it conveys the results that education has a positive and statistically significant effect on the decision to issue zakat. However, after a moderation test with the variable of religiosity, it was conveyed in the results stating that religiosity strengthened the relationship to the decision to issue zakat. Because basically *muzakki* pay zakat based on their knowledge and understanding gained from their level of education. This is in line with research conducted by (Afandi et al., 2022; Safitri & Suryaningsih, 2022; Sofiyani & Kristiyono, 2020; Tho'in & Marimin, 2019a) which states that there is a positive influence between religiosity on the decision of *muzakki* to pay zakat.

E. CONCLUSION

This study was conducted to answer research questions around the factors that could potentially influence Muzakki's decision to issue zakat. In accordance with the results of the discussion in this study, there is a positive and significant influence of *maqashid sharia* on the decision of *muzakki* to issue zakat. There is a positive and significant influence of *altruism* on the decision of *muzakki* to issue zakat. There is a positive and significant influence of income on the decision of *the muzakki* to issue zakat. There is a positive and significant influence of education on the decision of *the muzakki* to issue zakat. Religiosity reinforces the influence of *maqashid sharia* on the decision of *the muzakki* to issue zakat. Religiosity weakens the influence of *altruism* on the decision of *the muzakki* to issue zakat. Religiosity weakens the influence of income on *the decision of the muzakki* to issue zakat. Religiosity strengthens the influence of education on the decision of *the muzakki* to issue zakat.

Zakat received by *mustahik* can increase faith and devotion because they have more time to worship. Maintenance of the soul, maintenance of reason, care for offspring, billions of properties, stewardship of the environment and maintenance of security as a support for life must be by working hard to obtain halal sustenance and always doing alms to obtain blessings of property.

Altruism can influence the decision to pay zakat because Indonesians have aspects contained in *altruism* variables such as compassion, awareness of the rights of others and a sense of wanting to help. This can be seen as when Indonesia is hit by a disaster, the initiative will be ready to help, such as by raising funds or others. Likewise with income where if *the muzakki* who has a salary or income obtained from his business is high, he will be more obedient to fulfill zakat. A sign of a positive Income variable regression coefficient indicates that each increase in Income is able to increase the decision of *the muzakki* to issue zakat. The ability of income to influence the decision of *the muzakki* to issue zakat Muslim Berzakat can be seen from the average income of *the muzakki* above 5 million rupiah with the zakat issued namely zakat income. It is also related to education education in *muzakki* at the National Amil Zakat Agency affects the awareness of *muzakki* that the higher the education will be the higher the awareness to pay zakat. A sign of a positive regression coefficient of the Education variable indicates that every increase in Education can increase the decision of *the muzakki* to issue zakat.

This study is still limited to muzakki who issue zakat through the National Zakat Amil Agency, for further research it is also necessary to include muzakki who issue zakat through other Zakat Collecting Organizations. When collecting data, research respondents cannot give questionnaires directly to respondents and accompany respondents in filling out questionnaires. When collecting data it takes quite a long time and time is limited because the informants do not have much free time. Apart from that, the data obtained by researchers cannot be stored or attached in its entirety because the policy of the National Zakat Amil Agency does not allow this.

Based on the limitations mentioned above, the suggestions that can be given are: 1. Future researchers are advised to collect wider samples, both in clusters for each province with cross-sectional drawing, so that the resulting research will be broader and can be applied more general. It is necessary to examine a stratified sample between Muzaki with high and medium incomes. 2. Future researchers can model zakat on Muzaki using different analysis tools. So that the Zakat model truly represents the characteristics of muzakki throughout Indonesia.

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