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THE INFLUENCE OF ZAKAT KNOWLEDGE AND RELIGIOSITY ON THE INTEREST OF THE COMMUNITY TO PAY MAL ZAKAT WITH INCOME LEVEL AS A MEDIATING VARIABLE (CASE STUDY OF MUZAKKI NU-CARE LAZISNU LOWOKWARU)

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ABSTRACT

Zakat is a religious obligation for every Muslim, consisting of zakat fitrah and zakat mal. In Indonesia, with a majority Muslim population, the potential for zakat is very large, and its collection increases every year, although its distribution still needs to be optimized. NU Care-LAZISNU is one of the organizations that manage zakat extensively in Indonesia. However, at NU Care-LAZISNU Lowokwaru Kota Malang, the collection of zakat mal is still low due to the lack of public knowledge about amil zakat institutions and the habit of paying zakat privately. This study uses the Theory of Planned Behavior (TPB) with a quantitative correlational research type. The method used is Partial Least Square - Structural Equation Modeling (PLS-SEM). Testing 51 samples from the population of the study, which is Muzakki NU Care-LAZISNU Lowokwaru, Kota Malang. The direct test results indicate that zakat knowledge has a positive and significant effect on the community's interest in paying zakat mal, religiosity does not affect the interest in paying zakat mal, and income level also does not affect the community's interest in paying zakat mal. The indirect test results show that income level cannot mediate zakat knowledge on the interest in paying zakat mal, and income level also cannot mediate religiosity on the interest in paying zakat mal.
Keywords: knowledge of zakat, religiosity, income, interest

INTRODUCTION

Zakat is the third fundamental principle of Islam and a religious obligation that mandates a portion of a person's wealth to be allocated according to specified requirements (Fatmaningsih, 2021). Zakat is divided into two types: zakat fitrah and zakat mal. Zakat fitrah is an obligatory charity that must be given by individuals who profess Islam during the month of Ramadan, especially during the Eid al-Fitr celebration (Baznas, 2021). Zakat mal, according to Sayyid Sabiq, refers to wealth or assets that every Muslim is required to pay zakat on after reaching the nisab or haul threshold (Hamzah, 2019). Zakat is explained in the Quran (QS. At-Taubah [9]:103): "Take zakat from their wealth, by which you purify and sanctify them, and pray for them. Indeed, your prayer is a comfort for them. And Allah is All-Hearing, All-Knowing."

Indonesia, with its majority Muslim population, holds great potential for zakat. The Muslim population in Indonesia reached 240.62 million in 2023, equivalent to 86.7% of the total population of 277.53 million (RISSC, 2023). According to statistics from the National Zakat Amil Agency (BAZNAS), zakat fund collection has increased annually: 3% in 2020, 4.4% in 2021, and 5.4% in 2022. However, the distribution of zakat funds has not always been optimal, with 6.4% in 2020, a decrease of 4.2% in 2021, and 5.3% in 2022. Zakat distribution should ideally be managed by zakat management institutions such as the Amil Zakat, Infaq, and Sedekah Agency (LAZIS). One such institution is NU Care–LAZISNU, which received the BAZNAS Award in 2020 as the Zakat Institution with the most extensive network (Setiawan, 2022). NU Care–LAZISNU operates in all 34 provinces and 376 districts or cities in Indonesia and has legal recognition from the Ministry of Religious Affairs through the Minister of Religious Affairs Decree No. 65 of 2005 (Nawawi et al., 2021). One branch of

LAZISNU in Malang is NU Care-LAZISNU Lowokwaru. According to Mrs. Erna, the vice manager of NU Care-LAZISNU Lowokwaru, the low zakat mal collection is due to the uneven knowledge of the community about LAZISNU, with many preferring to pay zakat mal privately. To increase public understanding, NU Care-LAZISNU Lowokwaru has implemented Zakat, Infaq, and Sedekah Management Training programs at the Faculty of Sharia at UIN Maulana Malik Ibrahim Malang and the Madrasah Amil program (Hidayatullah 2022).

According to Crow and Crow in their study (Nugroho and Nurkhin, 2019), a person's interest is influenced by internal needs, social motives, and emotional factors. Knowledge and religiosity are internal drivers that influence the interest in paying zakat. Zakat knowledge includes the purpose, impact, provisions, and the obligation to pay zakat, which is expected to increase public interest. Previous studies have shown a positive influence between zakat knowledge and the interest of muzaki (Hamzah and Kurniawan 2020; Muafi et al., 2022; Suyadi et al., 2022), but some studies have shown the opposite (Sianturi and Prayoga 2022; Zaki and Suriani 2021). Religiosity, or a person's devotion to religion, also influences the interest in paying zakat. Research has shown that religiosity has a positive impact on muzaki's interest (Kartika 2020; Salmawati and Fitri 2018; Yunus 2016). However, some studies suggest that religiosity does not always determine the interest in paying zakat through certain institutions (Nugroho and Nurkhin, 2019).

The social factor influencing this study is income. Islam has regulations such as the obligation to pay zakat on income, and a person's interest in paying zakat is influenced by income (Pertiwi 2020). However, the public considers their income level when deciding whether to pay zakat through a Zakat Amil Institution. Studies have shown that the higher a person's income, the greater their interest in paying zakat through an amil zakat institution (Satrio and Siswantoro 2016). Based on the inconsistent findings of previous studies and the phenomenon above, the researcher is interested in conducting a study entitled "The Influence of Zakat Knowledge and Religiosity on the Community's Interest to Pay Zakat Mal with Income Level as a Mediating Variable (Case Study of Muzakki NU Care-LAZISNU Lowokwaru)."

BASIC THEORY AND DEVELOPMENT HYPOTHESIS

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA). According to TPB, a person's behavior is determined by their intention to perform that behavior, as their attitude toward a particular behavior can be either positive or negative toward its execution (Sentosa et al., 2012). Based on this theory, the intention to pay zakat is influenced by an individual's willingness to do so, as everyone can control their actions to act according to their desires.

Zakat

In the context of Islamic jurisprudence (fiqh), zakat refers to a portion of wealth that is obligatory for Muslims to give to those who are entitled to receive it. In terms of its implementation, zakat is considered a social obligation for the wealthy once their wealth reaches a minimum threshold (nishab) and has been in possession for one year (haul). Law No. 23 of 2011 also discusses the management of zakat. There are two types of zakat: zakat fitrah and zakat mal.

Zakat fitrah is paid during the month of Ramadan before the Eid al-Fitr prayer in the month of Shawwal (Kurniawati, 2017). Zakat mal is the obligatory zakat to be paid on an individual's or institution's assets or wealth, according to the terms and conditions of Islamic law. According to Baznas (2011), there are conditions and types of zakat mal. The conditions include full ownership, wealth that is halal and obtained through halal means, wealth that can grow or be productive (utilized), meeting the nishab, free of debt, and reaching haul or being paid at harvest. The types of zakat mal include gold, silver, and other precious metals, money and other securities, business assets, livestock and fisheries, mining, industry, income, and services, as well as rikaz (treasure or found items).

Zakat Knowledge

According to the Great Indonesian Dictionary (KBBI), knowledge refers to something that is understood, intelligence, and all information or explanations known about a particular matter. According to Hamzah and Kurniawan (2020), a person's knowledge of zakat is still heavily influenced by fiqh perspectives and needs to be expanded to include views that enable zakat empowerment. Based on the above definition, it can be concluded that zakat knowledge refers to an individual's ability to seek and understand information related to zakat in general and its sharia-based guidelines.

Religiosity

In Islamic philosophy, belief is synonymous with faith, which must be applied in daily life, both in relationships between individuals and with the natural environment, thus creating a balance between vertical righteousness and social righteousness (Yusuf, 2016). According to Warman and Nuraini (2022), religiosity is an individual's feelings and experiences, which leads the individual to assume a relationship with their own interpretation of what they consider to be God. Religiosity can be defined as a belief that guides a person's behavior towards themselves, others, or their religion. Since each person has different beliefs, the level of religiosity also varies from person to person.

Income Level

Every individual participates in the labor force to generate income, which functions as a valuable asset that can be used both in the present and in the future. Typically, income is allocated to meet immediate consumption needs, with the remainder set aside for savings or investments (Susandini and Jannah, 2021). Islam encourages the use of income for charity and infaq, as well as requiring every Muslim to pay zakat, in accordance with the third pillar of Islam. This aim represents mutual assistance and the realization of equitable welfare (Sakka, 2019).

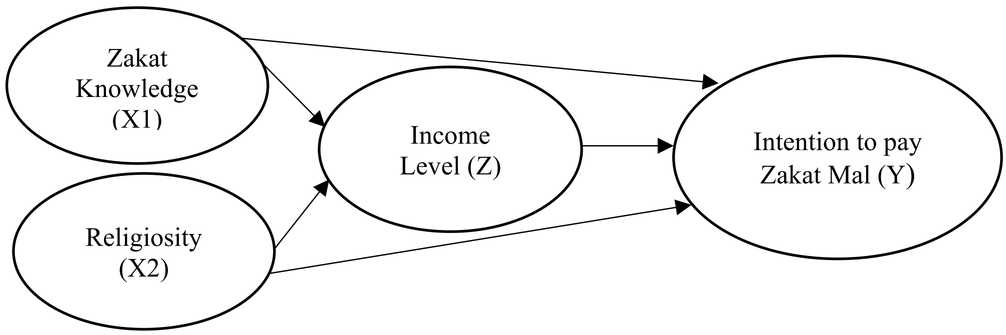

Figure 1.

Conceptual Framework

The study proposes several hypotheses regarding the factors that influence the community's interest in paying zakat mal. First, it is hypothesized that zakat knowledge has an impact on the community's interest in paying zakat mal (H1). Additionally, religiosity is expected to influence the community's interest in zakat mal (H2). Another hypothesis suggests that income level plays a significant role in the community's interest in paying zakat mal (H3). Furthermore, it is proposed that zakat knowledge influences the community's interest in paying zakat mal, with income level serving as a mediating variable (H4). Similarly, religiosity is anticipated to affect the community's interest in paying zakat mal, with income level acting as a mediating variable (H5).

METHODS

This study employs a quantitative correlational research design, with the population being Muzakki NU Care-LAZISNU Lowokwaru, located in Malang City. The sampling technique used is purposive sampling, with the criteria of selecting muzakki who are registered with NU Care-LAZISNU Lowokwaru and muzakki who regularly pay zakat mal (more than once) through the institution.

The primary data will be collected through a questionnaire distributed via Google Forms, using a Likert scale as the measurement tool. The scale consists of 5 points, where "Strongly Disagree" is represented by the number 1, and "Strongly Agree" is represented by the number 5. The collected data will be analyzed using Partial Least Squares – Structural Equation Modeling (PLS-SEM).

RESULT AND DISCUSSION

In this study, data were obtained through the distribution of Google Form questionnaires, which were filled out directly by the respondents, specifically Muzakki from NU Care-LAZISNU Lowokwaru. The sampling technique used was purposive sampling with specific criteria. The criteria for selecting the sample were: 1) Muzakki who are registered with NU Care-LAZISNU Lowokwaru, and 2) Muzakki who regularly pay zakat mal (more than once) at NU Care-LAZISNU Lowokwaru. Based on the data collected, 15 respondents did not meet the criteria, 45 respondents paid zakat mal once (donors), and 51 respondents paid zakat mal more than once. Consequently, the study used the 51 respondents who met the criteria as the sample for the analysis.

A total of 111 questionnaires were distributed. Among these, 15 questionnaires did not meet the first criterion (Muzakki registered with NU Care-LAZISNU Lowokwaru), and 45 questionnaires did not meet the second criterion (Muzakki who regularly pay zakat mal more than once). Therefore, these 60 questionnaires were excluded from further analysis. The remaining 51 questionnaires, which met all criteria, were valid for further processing.

In terms of respondent demographics, the majority of respondents were from the Dinoyo district, accounting for 29% of the total respondents. This was followed by the Merjosari district at 22% and Tunggulwulung at 6%. The majority of respondents were female (55%), and the most common age range was between 40 and 50 years (53%). Regarding the highest level of education, most respondents had a Bachelor's degree (S1) or Senior High School education (SMA/sederajat), each comprising 45% of the sample. In terms of occupation, the dominant group was entrepreneurs, representing 53% of the respondents. Most respondents reported a monthly income between Rp. 6,000,000 and Rp. 10,000,000 (29%).

The income levels of the respondents varied, with 29% earning between Rp. 6,000,000 and Rp. 8,000,000, 29% earning between Rp. 8,000,000 and Rp. 10,000,000, 20% earning between Rp. 10,000,000 and Rp. 12,000,000, 6% earning between Rp. 12,000,000 and Rp. 15,000,000, and 16% earning above Rp. 15,000,000. This distribution indicates that most respondents fall into the middle-income category.

In summary, the majority of respondents came from the Dinoyo district, were women, aged between 40 and 50 years, and had a Bachelor's degree (S1) or Senior High School education. Entrepreneurs made up the largest occupational group, and most respondents earned between Rp. 6,000,000 and Rp. 10,000,000 per month.

Result Measurement Model

Convergent Validity was assessed using the Average Variance Extracted (AVE) criterion, where a value above 0.50 indicates validity. The results confirmed that all variables met this threshold: Public Interest in Paying Zakat (AVE = 0.562), Zakat Knowledge (AVE = 0.524), Religiosity (AVE = 0.538), and Income Level (AVE = 0.552). This demonstrates that each construct sufficiently captures the variance of its indicators, fulfilling convergent validity requirements.

Discriminant Validity was evaluated by comparing cross-loading values across constructs. Each indicator loaded highest on its intended variable, confirming distinctiveness between constructs. For example, indicators for Public Interest in Paying Zakat (e.g., M1 = 0.763) loaded significantly higher on their own construct than on others (e.g., Zakat Knowledge or Religiosity). This establishes strong discriminant validity, ensuring no overlap between latent variables.

Reliability was tested via Composite Reliability, with all values exceeding the 0.60 benchmark: Public Interest in Paying Zakat (0.837), Zakat Knowledge (0.869), Religiosity (0.853), and Income Level (0.831). These results confirm internal consistency, indicating that the measurement model is reliable for further analysis.

Result Structural Model

The Structural Model (Inner Model) was examined using R^2 (Coefficient of Determination) to evaluate predictive power. The model explained 69.2% of the variance in Public Interest in Paying Zakat ($R^2 = 0.692$) and 61.2% in Income Level ($R^2 = 0.612$), both classified as strong (>0.33). This suggests that Zakat Knowledge and Religiosity substantially influence the dependent variables, though unexplained variances (30.8% and 38.8%, respectively) indicate room for additional predictors.

Predictive Relevance (Q^2) was assessed to validate the model's robustness. The Public Interest in Paying Zakat construct showed strong predictive relevance ($Q^2 = 0.352 > 0.35$), while Income Level fell into the moderate range ($Q^2 = 0.294$). This implies the model effectively predicts Public Interest in Paying Zakat but has slightly weaker predictive power for Income Level.

Finally, Model Fit was verified using the Normed Fit Index (NFI = 0.585), which approximates 58% fit. Though not ideal (1.0 = perfect fit), this value indicates acceptable alignment with the data. The SRMR (0.101) and other indices (e.g., Chi-Square = 233.270) further support the model's adequacy, justifying its use for hypothesis testing.

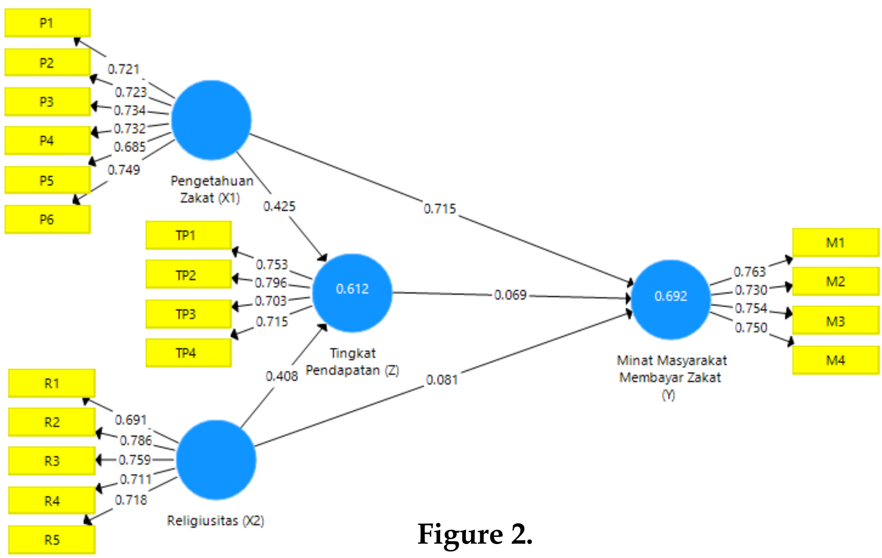

Figure 2.
Output Bootstrapping

The following analysis presents the outcomes of direct and indirect (mediation) hypothesis testing using structural equation modeling (SEM). The evaluation is based on three key metrics: (1) Original Sample (O) representing path coefficients, (2) T Statistics for significance testing (critical value: ±1.96 at α=5%), and (3) P Values to determine statistical significance (threshold: *p* < 0.05).

Table 1
Direct Hypothesis Testing Results

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
X1 -> Y	0,715	6,536	0,000
X1 -> Z	0,425	3,462	0,001
X2 -> Y	0,081	0,586	0,558
X2 -> Z	0,408	3,083	0,002
Z -> Y	0,069	0,577	0,564

Source: Data analysis (2024)

1. Zakat Knowledge (X1) → Public Interest in Paying Zakat (Y): A strong positive effect (β=0.715, *p*=0.000), indicating that increased knowledge significantly boosts payment intention.
2. Zakat Knowledge (X1) → Income Level (Z): A moderate influence (β=0.425, *p*=0.001), suggesting knowledge correlates with higher income.
3. Religiosity (X2) → Income Level (Z): A significant but weaker effect (β=0.408, *p*=0.002), implying religiosity partially explains income differences.
4. Religiosity (X2) → Public Interest in Paying Zakat (Y) and Income Level (Z) → Y were statistically insignificant (*p* > 0.05), indicating no direct impacts.

Table 2
Indirect Hypothesis Testing Results

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
X1 -> Z -> Y	0,029	0,545	0,586
X2 -> Z) -> Y	0,028	0,513	0,609

Source: Data analysis (2024)

Table 2 examines whether Income Level (Z) mediates the relationships between X1/X2 and Y. Both mediation paths were non-significant:
1. X1 → Z → Y: β=0.029, *p*=0.586
2. X2 → Z → Y: β=0.028, *p*=0.609

This confirms that income level does not act as a mediator in this model, as neither path meets the significance threshold (*p* < 0.05). While Zakat Knowledge directly influences both payment intention and income, and Religiosity affects income, neither variable's impact on payment intention is mediated by income level.

The Effect of Zakat Knowledge on Public Interest in Paying Zakat Mal

Direct hypothesis testing results show that Zakat Knowledge significantly affects Public Interest in Paying Zakat Mal with p-values 0.000 < 0.05 and T-statistic 6.536 > 1.96. This study reveals a path coefficient of 0.715, indicating that Zakat Knowledge (X) has a positive relationship with Public Interest in Paying Zakat Mal (Y), meaning H1 is accepted. This finding is supported by public statements on the "Evaluation" indicator of the Zakat

Knowledge variable, which states, "I believe that zakat can make wealth more blessed." Through this statement, the public believes that paying zakat mal will bring blessings to the wealth obtained from their work. This knowledge encourages the public to become muzakki (zakat payers) at NU Care-LazisNu Lowokwaru. These results align with research by Muafi et al. (2022) and Suyadi et al. (2022), but contradict findings by Nugroho and Nurkhin (2019).

The Effect of Religiosity on Public Interest in Paying Zakat Mal

Direct hypothesis testing results show that Religiosity does not affect Public Interest in Paying Zakat Mal with p-values 0.558 > 0.05 and T-statistic 0.586 < 1.96. This study shows a path coefficient of 0.081, meaning that religiosity (X2) does not have a positive relationship with Public Interest in Paying Zakat Mal (Y), so H2 is rejected. Analysis results show that religiosity has the highest value of 4.39 compared to other variables. This indicates that muzakki at NU Care-LAZISNU Lowokwaru have high levels of religiosity. However, high religiosity does not automatically increase interest in paying zakat mal because each individual has their own understanding of religiosity in implementing obligations as Muslims. Therefore, interest in paying zakat mal cannot be measured solely based on religiosity level (Rosalinda et al. 2021). These results are supported by Nugroho and Nurkhin (2019) but contradict research by Salmawati and Fitri (2018) and Tho'in and Marimin (2019), which found a positive relationship between religiosity level and Public Interest in Paying Zakat.

Income Level on Public Interest in Paying Zakat Mal

Direct hypothesis testing results show that Income Level does not affect Public Interest in Paying Zakat Mal with p-values 0.564 > 0.05 and T-statistic 0.577 < 1.96. This study shows a path coefficient of 0.069, meaning that Income Level (Z) does not have a positive relationship with Public Interest in Paying Zakat Mal (Y), so H3 is rejected. The monthly income of respondents in this study ranges from Rp 6,000,000 to Rp 10,000,000. Zakat mal is paid if wealth stored for one year exceeds the nisab (85 grams of gold). Validity tests show that the indicator "including zakat in expenditure plans" in the Income Level variable has the lowest value. This indicates that this indicator is not relevant in representing Income Level. Muzakki may not have included zakat payments in their expenditure plans, even though they have sufficient income. This could mean they do not yet view zakat as an important part of monthly or annual budgets. Consequently, income level cannot be considered a factor influencing interest in paying zakat mal at NU Care-LAZISNU Lowokwaru. These results are supported by Prawiro et al. (2023) and Tho'in and Marimin (2019), but contradict Kartika (2020), who found that income level positively affects public interest in paying zakat.

The Effect of Zakat Knowledge on Public Interest in Paying Zakat Mal with Income Level as a Mediating Variable

Indirect hypothesis testing results show that Income Level (Z) cannot mediate the relationship between Zakat Knowledge (X1) and Public Interest in Paying Zakat Mal (Y) with a path coefficient of 0.029, p-values 0.586 > 0.05, and T-statistic 0.545 < 1.96, meaning H4 is rejected. It is concluded that income level cannot mediate the relationship between zakat knowledge and interest in paying zakat because it is not supported by monthly income. Therefore, it does not generate public interest in paying zakat mal at NU Care-LAZISNU Lowokwaru. In the questionnaire distribution results for the income level variable, the item "I understand that zakat aims to purify wealth and soul" had the lowest validity value (0.464) compared to other variables. This indicates low public knowledge about the benefits of paying zakat, resulting in low interest in paying zakat. These results are supported by Sianturi and Prayoga (2022) but contradict Prawiro et al. (2023), who stated that interest in paying zakat is not determined by income level but rather by individual awareness.

The Effect of Religiosity on Public Interest in Paying Zakat Mal with Income Level as a Mediating Variable

Indirect hypothesis testing results show that Income Level (Z) cannot mediate the relationship between Religiosity (X2) and Public Interest in Paying Zakat Mal (Y) with a path coefficient of 0.028, p-values 0.609 > 0.05, and T-statistic 0.513 < 1.96, meaning H5 is rejected. Based on these results, income level cannot mediate the relationship between religiosity and interest in paying zakat mal. Without religious motivation, high income alone is insufficient to generate interest in paying zakat mal. Validity tests show that the "Belief" indicator in the Religiosity variable ("I pay zakat because I believe those who give charity will have their wealth multiplied") had the lowest value. This suggests religious understanding is not a primary factor driving interest in paying zakat mal. Additionally, those who believe in zakat mal obligations might prefer paying directly to mustahiq (recipients) rather than through NU Care-LAZISNU Lowokwaru. These findings are reinforced by Nugroho and Nurkhin (2019) and Nurhasanah and Nursanita (2020), who stated religiosity does not affect Zakat Payment Interest at Zakat Institutions. Prawiro, Aryani, and Fata (2023) also found that income level does not affect interest in paying zakat.

CONCLUSION

The results of this study indicate that zakat knowledge is the only significant factor influencing public intention to pay zakat mal, while religiosity and income level show no substantial effect. These findings suggest that a thorough understanding of zakat obligations and benefits is more effective in driving compliance than mere religious devotion or economic capability alone. However, the contradictory results compared to previous studies indicate there is still room for further development.

For future research, it is recommended to explore additional variables such as perceptions of zakat institutions, social environmental influences, or other psychological factors that may shape zakat payment intentions. Furthermore, expanding the respondent coverage to various regions or more diverse demographic groups could provide a more comprehensive picture. A qualitative approach should also be considered to gain deeper insights into the reasons behind the inconsistency between religious beliefs and actual zakat practices. Through these improvements, future research is expected to yield more effective solutions for increasing public participation in fulfilling zakat mal obligations.

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