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DECISION PAYING ZAKAH BASED ON RELIGIOSITY AND INCOME MEDIATING ROLE OF AWARENESS

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Abstract: Zakah is one of the pillars of Islam that must be fulfilled by a Muslim, which is helpful in purifying wealth and improving other Muslim's standard of living to realize the people's welfare. This study aimed to test the influence of religiosity and income on the decision to pay Zakah, mediated by awareness. The research method used is a quantitative research type with an explanatory approach to prove the truth of the research hypothesis. The study population was all muzakki from the professional Zakah category at BAZNAS Sidoarjo. The data collection technique used a questionnaire distributed to 225 respondents who had paid Zakah and was analyzed using Partial Least Squares (PLS). The results showed that religiosity did not directly affect the decision to pay Zakah. Income and awareness directly affect the decision to pay Zakah. Religiosity and income directly affect the awareness of paying Zakah. Awareness does not directly affect the decision to pay Zakah. Furthermore, awareness can mediate the influence of religiosity on the decision to pay Zakah, and awareness can mediate the influence of income on the decision to pay Zakah. The results of this study can be applied to improve the decision to pay Zakah by building the religiosity and income of muzakki through optimizing awareness so that the program from BAZNAS Sidoarjo in the future can be directed to optimizing the awareness of muzakki by providing socialization and assistance so that the decision to pay Zakah can increase and improve the welfare of the people in Sidoarjo Regency. Based on the study's results, it is expected that BAZNAS Sidoarjo will carry out online reporting and accountability. PEMKAB Sidoarjo will socialise with OPD, BUMD, Village Government, and the Public. Then, Muzakki/ASN/Public increase literacy related to knowledge, experience/practice, and appreciation of Islam. Further researchers should include other variables and expand the discussion topics related to decisions to give infaq, sadaqah, and waqf.

Keywords: Religiosity, Income, Awareness, Decision to Paying Zakah

CITATION

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INTRODUCTION

Indonesia is the country with the fourth largest population in the world. Based on data from the Directorate General of Population and Civil Registration (DUKCAPIL) of the Ministry of Home Affairs of the Republic of Indonesia, the population of Indonesia was 272,23 million people in June 2021 (Kemendagri RI, 2022). In addition, Indonesia is also a country with the largest Muslim population in the world. Of the population, 86,88% is Muslim, or 236,53 million people. This amount gives Indonesia great potential for Zakah (Dataindonesia.id, 2022). Based on data presented by BAZNAS RI in Outlook Indonesia's Zakah in 2021, it was explained that the potential of Indonesia's Zakah reached Rp. 327,6 trillion (BAZNAS, 2021b). However, the realization of Zakah in 2021 is less significant than the projections explained. According to CNN Indonesia, the realization of Zakah fund collection in Indonesia is only around Rp. 14 trillion in 2021, or only around 4,28 percent of the projected potential of Zakah in the country (CNN Indonesia, 2022). The wide gap between Zakah's potential and realization is the highlight of the Vice President of the Republic of Indonesia, KH. Ma'ruf Amin. He assessed that the Zakah Management Organization (OPZ) has not been able to influence the public to distribute its Zakah through the National Amil Zakah Agency (BAZNAS) or the Amil Zakah Institute (LAZ) and has not been able to influence people who have not paid Zakah to pay Zakah (Aldila, 2022). The gap between the potential and realization of Zakah made BAZNAS ask the House of Representatives (DPR) to help amend Law No. 23 of 2011 about Zakah Management and the issuance of a Presidential Regulation to require ASN, TNI, Polri, and BUMN employees to pay Zakah to improve the decision to pay Zakah (Aldila, 2022). This policy has been implemented in several regions. It can collect ZIS funds of up to billions of rupiah, like Surabaya, which can collect Zakah funds of up to Rp. 14 billion (Roosa, 2022). Then, in Central Java Province, the Zakah successfully collected from ASN reached Rp. 57 billion (PPID Provinsi Jateng, 2022).

Religious factors are one of the success factors in collecting Zakah in an area (Hafidhuddin, 2008). Being religious will fulfill various religious obligations that still need to be fulfilled. One of

them is Zakah because Zakah is one of the obligations in Islam besides prayer, so it is obligatory to fulfill. According to Hindardjo and Wajid (2017), there is a direct and positive relationship between religiosity and the increase in the decision to pay for Zakah (Hindardjo and Wajid, 2017). The study by Finistasya and Indrarini (2023), Ginting et al. (2020), Huda et al. (2022), and Berlian and Pertiwi (2021), religiosity has a positive and significant effect on people's decisions to pay Zakah. Religiosity is realized by the level of awareness of the importance of paying Zakah, one of the pillars of Islam that must be obeyed. The faith factor can influence muzakki in paying for Zakah; the higher one's faith, the more likely it is to pay for Zakah through the place provided (Yusniar and Kinsiara, 2020). The findings of several studies explain that religiosity affects the decision to pay Zakah. Then, income is a consideration in people's decisions to pay for Zakah. Pristi and Setiawan (2019) revealed that income influences the decision to pay Zakah. This is supported by Zaki and Suriani (2021), who show that income affects people's decisions to pay Zakah.

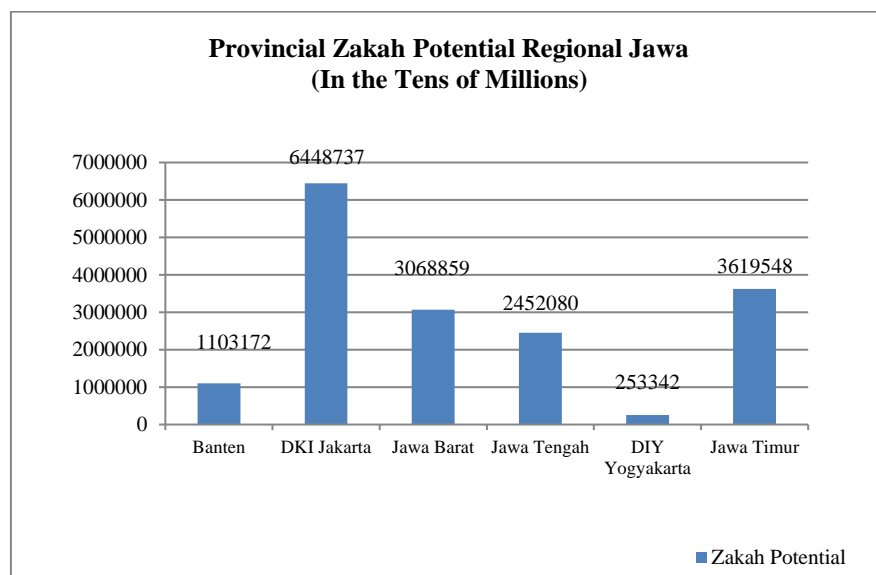
East Java is one of the provinces with the most considerable Zakah potential in the Java region. The potential of provincial Zakah in the Java region is shown in Figure 1. According to Figure 1, East Java is the second province with the most considerable Zakah potential in the Java region, with a potential of Rp. 36,1 trillion. Meanwhile, the province with the most considerable Zakah potential is DKI Jakarta, which is Rp. 64,4 trillion, and DIY Yogyakarta is the province with the most minor Zakah potential, namely Rp. 2,5 trillion (BAZNAS, 2021a). However, the magnitude of the potential for Zakah in East Java has yet to be realized. Suara Surabaya explained that the achievement of the Zakah collection in East Java Province is meagre. PUSKAS BAZNAS calculates the potential for Zakah in East Java Province to be more than Rp. 30 trillion. However, the total Zakah collected in 2021 is only Rp. 1 trillion. Then, the Chairman of BAZNAS East Java also aroused the awareness and decision of the people to give Zakah, which is not easy; it needs understanding and socialization (Syarief, 2022). Sidoarjo is one of the districts in East Java province with the number of ASN reaching 11,764 people (Arista, 2023) has not implemented this policy even though if it is

appropriately used, Sidoarjo has excellent potential for Zakah (Jurnal Sidoarjo, 2023). In addition, low awareness is one factor that prevents the potential for ASN Zakah in Sidoarjo from being realized (Supriyatno, 2022). BAZNAS Sidoarjo emphasized that ASN has yet to pay Zakah fully. Therefore, the support of the Regent of Sidoarjo in encouraging ASN's to distribute their Zakah is critical (Ismail, 2022).

Several previous studies have revealed the findings of several contradictory studies. Risman-tari and Multifiah (2020) showed that religiosity positively and significantly affects the decision to pay Zakah. Meanwhile, Kurniaputri et al. (2020) show that religiosity does not positively and significantly affect the decision to pay Zakah. A different study conducted by Fitri and Falikhatus (2021) shows that religiosity positively and significantly affects the awareness of paying Zakah. Meanwhile, the findings from the study by Nugra-heni and Muthohar (2021) show that religiosity has no positive or significant effect on the awareness of paying Zakah. Safitri and Suryaningsih (2021) show that income positively and significantly affects the decision to pay Zakah. Meanwhile, Ardiansyah and Idayanti (2022) show that income does not positively and significantly affect the decision to pay Zakah. Kartika (2020) shows that income positively and significantly affects the awareness of paying Zakah. Meanwhile, Saifullah et al.

(2023) show that income does not positively and significantly affect the awareness of paying Zakah. Ahmad and Susanto (2021) show that awareness positively and significantly affects the decision to pay Zakah. Meanwhile, Puspita et al. (2023) show that awareness does not positively and significantly affect the decision to pay Zakah. Then, in this study, awareness is used as a mediating variable because this factor can influence a person's actions in carrying out the decision to pay Zakah. Based on the results of Yunus and Syahriza (2022), Nafiah et al. (2023), and Ahadiyah and Muchtasib (2022) study explain that awareness can mediate income on the decision to pay Zakah. However, apart from the rich number of studies, more research still needs to be done on the relationship between religiosity and income if awareness plays a mediator.

This study aims to analyze and know the decision to pay Zakah. To examine the indirect influence of religiosity on the decision to pay Zakah through awareness and income on the decision to pay Zakah through awareness. This study contributes to the literature on religiosity, income, awareness, and the decision to pay Zakah in two ways: first, it contributes to the role of religiosity and income in creating muzzaki's decision to pay Zakah; second, it theoretically extends the previous study by incorporating awareness into planned behavior theory.



Source: <https://www.puskasbaznas.com/publications/published/officialnews/1687-potensi-zakah-baznas-provinsi>.

Figure 1. Provincial Zakah Potential Diagram Regional Jawa

LITERATURE REVIEW

Religiosity

Religiosity is a spiritual expression of a person related to the system of beliefs, values, applicable laws, and rituals (Setiawan, 2018). Then, according to Mu'in, religiosity is the encouragement of a person's soul who has reason, with his own will and choice, following these rules to achieve happiness in this world and the hereafter (Zaki and Suriani, 2021). According to Daradjat, Islam is a form of religiosity; the most important is that an individual can dive into and believe inwardly about Allah SWT, the last day, and other religious elements (Mayasari, 2014).

Income

Qardhawi states income is additional property obtained from known and fixed sources (Kartika, 2020). Income is the reciprocity received by the owner of the production factor for the results of his work in the production process. Then Nur and Zulfahmi (2018) argue that income is a material or non-material profit from a particular business. In addition, Sumarwan defines income as the wage earned by a person from activities carried out to earn a living (Pristi and Setiawan, 2019). In Islam, the property that a person obtains is legally obligatory to be Zakah, such as agriculture, mining goods, as well as income from other work results, such as salaries/wages, honorariums, and other results obtained from various halal jobs, and the results of trade (Nugraheni and Muthohar, 2021).

Awareness

Awareness is a perception and thought that the individual is vaguely aware of until the attention is centered (Atkinson et al., 1983). Awareness is a will or willingness to carry out something that arises from one's conscience. Self-awareness is one of the unique human privileges that other creatures do not have (Solihin and Anwar, 2005). The concept of awareness has two main components, namely the soul's function and the soul's attitude, each of which has an essential function in human orientation and its dynamics. The non-optimal amount of Zakah collected can be caused by several things, including low awareness of Zakah obligations (Nopiardo, 2017).

Decision to Paying Zakah

The decision is an output from the section to choose some of the options that are considered the best among the several alternative options that have been available (Diana, 2018). Decision-making occurs in situations requiring a person to predict the future, choose one of two or more options, and estimate or estimate the event's frequency (Suharman, 2005). Islam strongly recommends that decision-making be based on several considerations that lead to a benefit. Paying Zakah is a decision made by a Muslim to carry out obligations according to the provisions of Islamic law (Fahrudin, 2021).

HYPOTHESIS DEVELOPMENT

The Relationship between Religiosity and the Decision to Paying Zakah

There is a relationship between religiosity and the decision to pay Zakah. Religious commitment affects a person's consumption behavior patterns. The higher the religiosity, the higher the muzakki increasingly understand the position of Zakah in their religion by paying Zakah better, compiled by the Zakah management institution. This can increase the tendency of muzakki to make decisions about paying Zakah (Rismantari and Multifiah, 2020). This is supported by the study by Finistasya and Indrarini (2023), Ginting et al. (2020), and Aristyanto and Edi (2022). Therefore, a person with a high level of religiosity determines the high level of decision in paying Zakah.

H1: Religiosity affects the decision to paying Zakah.

The Relationship between Income and the Decision to Paying Zakah

There is a relationship between income and the decision to pay Zakah. This is due to income, which has a significant influence on the decision to issue ZIS, which is driven by internal factors, namely the high income among the JABODETABEK public, and external factors, namely the social environment that habituates help activities between individuals (Syafitri et al., 2021). This study is also supported by the findings of the studies of Gurning and Ritonga (2014), Kurniadi et al. (2017), and Arifin et al. (2022). Therefore, a person with a high income decides to pay for Zakah.

H2: Income affects the decision to paying Zakah.

The Relationship between Awareness and the Decision to Paying Zakah

There is a relationship between awareness and the decision to pay Zakah. Awareness has a positive effect on muzakki's decisions about paying Zakah. The higher the level of awareness of the muzakki will affect the desire muzakki to pay Zakah, and the lower the level of awareness of the muzakki then, the lower the desire muzakki to pay Zakah (Ahmad and Susanto, 2021). This is supported by the studies by Adilla et al. (2021), Nafiah et al. (2023), and Aha-diyah and Muchtasib (2022). Therefore, a person with a high level of awareness determines the decision to pay Zakah.

H3: Awareness affects the decision to paying Zakah.

The Relationship between Religiosity and the Awareness of Paying Zakah

There is a relationship between religiosity and awareness of paying Zakah. The results of the first hypothesis test show a direct and positive relationship between the religiosity variable and the increase in awareness of paying Zakah (Fitri and Falikhatun, 2021). This study is also supported by the findings of the studies Nugroho and Nurkhin (2019), Tho'in and Marimin (2019), and Ghoni et al. (2022). Therefore, a person with a high level of religiosity is more aware of paying Zakah.

H4: Religiosity affects the awareness of paying Zakah.

The Relationship between Income and Awareness of Paying Zakah

There is a relationship between income and awareness of paying Zakah. Income affects the level of awareness of muzakki in paying Zakah. Socialization programs can increase awareness of a person who has the right to pay his Zakah, especially someone with a high income but needs to learn about the obligation of Zakah (Kartika, 2020). This study is also supported by the findings of the studies of Salmawati and Fitri (2018), Mubarak and Safitri (2022), and Khumaini et al. (2023). Therefore, a person with a high-income level is more aware of paying Zakah.

H5: Income affects the awareness of paying Zakah.

Awareness of Mediating the Relationship between Religiosity and Decision to Pay Zakah

There is a relationship between religiosity and awareness of paying Zakah (Yusniar and Kinsara, 2020). It is also supported by the findings of the studies of Nugroho and Nurkhin (2019), Tho'in and Marimin (2019), and Ghoni et al. (2022). There is a relationship between awareness and the decision to pay Zakah (Harahap et al., 2022). They are supported by findings from study Adilla et al. (2021), Nafiah et al. (2023), and Ahadiyah and Muchtasib (2022). Therefore, a person with a high level of religiosity determines a high level of awareness in paying Zakah, and a high level of awareness determines a high level of decision.

H6: Awareness of mediating religiosity to the decision to pay Zakah.

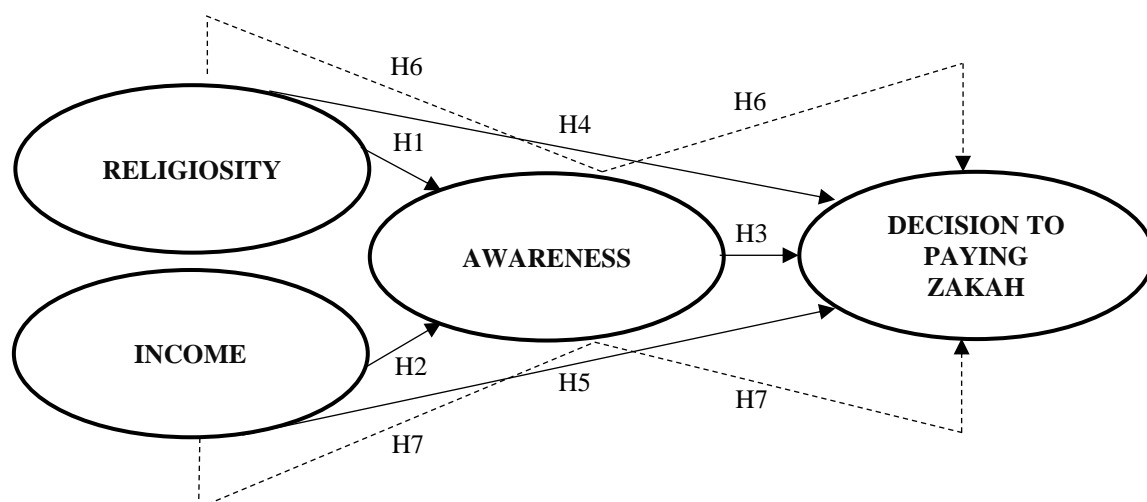


Figure 1. Hypothesis Model

Awareness of Mediating the Relationship between Income and Decision to Pay Zakah

There is a relationship between income and awareness of paying Zakah (Berlian and Pertiwi, 2021). It is also supported by the findings of the studies of Salmawati and Fitri (2018), Mubarak and Safitri (2022), and Khumaini et al. (2023). There is a relationship between awareness and the decision to pay Zakah (Alfajriyani and Hasrun, 2022). It is also supported by the findings of the study by Adilla et al. (2021), Nafiah et al. (2023), and Ahadiyah and Muchtasib (2022). Therefore, a person with a high income level determines a high level of awareness in paying Zakah, and a high level of awareness determines a high level of decision.

H7: Awareness of Mediating Income to the Decision to Pay Zakah.

METHOD

Sample Criteria

This type of study is quantitative, the process of finding knowledge by using data in numbers to find information about what we want to know (Sugiyono, 2016). This study is explanatory because of the relationship and influence through hypothesis testing. So, the explanatory approach explains the relationship between a phenomenon from one variable to another (Mulyani, 2017). The population in this study is all muzakki from the Zakah profession in BAZNAS Sidoarjo (BAZNAS Sidoarjo, 2023). The sampling method in this study is purposive sampling, a technique used that has certain considerations in sampling or determining samples for a specific purpose (Hasrina et al., 2018). Determining the number of samples uses an approach according to the theory of Malhotra (Nurhayani and Nurhayati, 2017), and the number of samples in this study is 225 respondents. The criteria used for sampling include mu-

zakki in BAZNAS Sidoarjo, who has Muslim status and has paid Zakah.

Measurement and Research Design

The primary data in this study are the answers from respondents to questions in an online questionnaire through Google Forms that have been tabulated using Microsoft Excel. The secondary data in this study includes documents, print media, online, and others. Then, muzakki was observed in several institutions to observe the administration of object research. Then, the measurement scale in this study uses the Likert assessment scale through criteria, namely Strongly Agree (SS) with a value of 5, Agree (S) with a value of 4, Hesitate (R) with a value of 3, Disagree (TS) with a value of 2, and Strongly Disagree (STS) with a value of 1. The Variable Operational Definition (DOV) is Religiosity (X1) indicators: Knowledge, Experience or Practice, Appreciation, Belief, and Consequences (Roza, 2023). Income (X2) indicators: Salary, Allowances, and Miscellaneous Income (Kartika, 2020). Awareness (Y1) indicators: Understanding and Knowledge, Attitudes, and Patterns of Behavior (Puspita et al., 2023). Decision to Pay Zakah (Y2) indicators: Steadiness, Habits, Distribution, and Recommendations (Ardiansyah and Idayanti, 2022).

Data Analysis Techniques

This study's first data analysis technique uses the IBM SPSS Statistics 25 application to test data quality, including the Validity and Reliability Test. The second data analysis technique uses the SmartPLS v.4.1.0.6 application to test study hypotheses directly, including Measurement Model Evaluation (Outer Model) and Structural Model Evaluation (Inner Model). The Sobel test is used to test study hypotheses through mediation (Innayah et al., 2022).

Table 1. Determination Coefficient Test Results

Variable	R-square	Percentage
Awareness (Y1)	0,804	80,4%
Decision to Pay Zakah (Y2)	0,694	69,4%

Source: Processed Data (2024)

Table 2. Direct Influence Test Results

Hypothesis	path coefficients	t-statistics	p-value	Inf.
Religiosity → Decision to Pay Zakah	-0,001	0,008	0,994	Rejected
Income → Decision to Pay Zakah	0,497	6,424	0,000	Accepted
Awareness → The decision to Pay Zakah	0,431	4,206	0,000	Accepted
Religiosity → Awareness	0,813	19,634	0,000	Accepted
Income → Awareness	0,131	3,337	0,001	Accepted

Source: Processed Data (2024)

RESULTS

Analysis in relation to the characteristics of information was conducted, with 98 percent male and 127 percent female respondents. In accordance with the age, Muzakki has an age range of 20 - 59 years. This data shows that the dominating age is 30 – 39 years, amounting to 74 people or 32.9%, while the lowest result is the age of 50 - 59 years, with a total of 40 people or 17.8%. Respondents based on the type of work that dominates are teachers, totaling 117 people or 52%, while the type of work that has the lowest results is village officials, with a total of 13 people or 5.8%. Regarding education, most respondents have the latest education Strata 1, with a total of 175 people or 77.8%. In contrast, the last education that has the lowest results is SMA / Equivalent, amounting to 14 people or 6.2%.

Structural Model Evaluation (Inner Model)

Based on Table 1, it can be seen that the exogenous variables, namely religiosity, and income, can explain the endogenous variables, namely awareness, by 0,804 or 80,4%, and other factors outside the study variables explain the remaining 19,6%. Meanwhile, the endogenous variable of the decision to pay Zakah can be explained by the exogenous variables, namely religiosity and income of 0,694 or 69,4%, and the remaining

30,6% explained by other factors outside the research variable.

Direct Influence Test

Direct hypothesis testing aims to determine whether or not there is a direct influence between exogenous and endogenous variables. In hypothesis testing, the values that need to be considered are values of path coefficients, p-value, and t-statistics. In this study, the hypothesis test results are directly presented in Table 2. Table 2 shows that the value of the parameter coefficient in the religiosity in the decision to pay Zakah is -0,001, which indicates the direction of a negative relationship. The p-value is $0,994 > 0,05$, and the t-statistics value is $0,008 < 1,96$. This shows that religiosity does not influence the decision to pay Zakah at BAZNAS Sidoarjo. From this explanation, it can be concluded that H1 is rejected.

The value of the parameter coefficient in the income variable to the decision to pay Zakah is 0,497, which indicates the direction of a positive relationship. The p-value is $0,000 < 0,05$, and the t-statistics value is $6,424 > 1,96$. This shows that income influences the decision to pay Zakah. The direction of the positive relationship indicates that the higher muzakki's income will significantly increase the decision to pay Zakah. From this explanation, it can be concluded that H2 is accepted.

Table 3. Indirect Influence Test Results

Hypothesis	path coefficients	t-statistics	p-value	Inf.
Religiosity → Awareness → Decision to Pay Zakah	0,350	3,943	0,000	Accepted
Income → Awareness → Decision to Pay Zakah	0,056	2,791	0,005	Accepted

Source: Processed Data (2024)

Table 4. Sobel Test Results

path coefficients	t- statistics	p-value	Inf.
Religiosity → Awareness → Decision to Pay Zakah	4,13270119	0,00003585	Accepted
Income → Awareness → Decision to Pay Zakah	2,62940704	0,00855339	Accepted

Source: Processed Data (2024)

The parameter coefficient's value in the variable of awareness towards the decision to pay Zakah is 0,431, which indicates the direction of a positive relationship. The p-value is $0,000 < 0,05$, and the t-statistics value is $4,206 > 1,96$. This shows that awareness influences the decision to pay Zakah. A positive relationship direction indicates that a higher awareness of muzakki will significantly increase the decision to pay Zakah. From this explanation, it can be concluded that H3 is accepted.

The value of the parameter coefficient in the variable of religiosity to awareness is 0,813, which indicates the direction of a positive relationship. The p-value is $0,000 < 0,05$, and the t-statistics value is $19,634 > 1,96$. This shows that religiosity influences the awareness of paying Zakah. There is a positive relationship direction, which means that the higher the religiosity of muzakki will significantly increase the awareness of paying Zakah. From this explanation, it can be concluded that H4 is accepted.

The value of the parameter coefficient in the income variable to awareness is 0,131, which indicates the direction of a positive relationship. The p-value is $0,001 < 0,05$, and the t-statistics value is $3,337 > 1,96$. This shows that income influences the awareness of paying Zakah. There is a positive relationship direction, which means that the higher the income of the muzakki, the higher the awareness of paying Zakah. From this explanation, it can be concluded that H5 is accepted.

Indirect Influence Test

Hypothesis testing indirectly aims to determine whether or not there is an indirect influence between exogenous and endogenous variables. In hypothesis testing, the values that need to be considered are p-values and t-statistics. The results of the online Sobel test using statistics calculators through the website <https://danielsoper.com/> are followed by the results of the hypothesis testing.

The results of hypothesis testing are indirectly presented in Table 3 and Table 4.

Table 4 shows that religiosity indirectly affects the decision to pay Zakah by being mediated by awareness. This statement can be explained through the results of the indirect influence test seen from the p-value of $0,000 < 0,05$ and the t-statistics value of $3,943 > 1,96$. Table 4 shows the two-tailed probability value of $0,00003585 < 0,05$ and the Sobel test statistics value of $4,13270119 > 1,96$. In this case, awareness can mediate the relationship between the influence of religiosity and the decision to pay Zakah. Higher religiosity will increase muzakki's awareness and the decision to pay Zakah. Based on this information, H6 is accepted.

Table 3 shows that income indirectly affects the decision to pay Zakah by being mediated by awareness. This statement can be explained through the results of the indirect influence test seen from the p-value of $0,005 < 0,05$ and the t-statistics value of $2,791 > 1,96$. Table 4 shows the two-tailed probability value of $0,00855339 < 0,05$ and the Sobel test statistics value of $2,62940704 > 1,96$. In this case, awareness can mediate the relationship between the influence of income and the decision to pay Zakah. This means that the higher the income, the more awareness of muzakki will increase the decision to pay Zakah. Based on this information, H7 is accepted.

DISCUSSION

The Influence of Religiosity on the Decision to Paying Zakah

The result showed that religiosity does not influence the decision to pay Zakah. The study's findings differ from the theory built regarding the level of religiosity that influences the decision to pay Zakah. This indicates that the level of religiosity owned by Muzakki is in the low category, so it cannot directly influence the decision to pay zakat. The study findings are not in line with Mu'in,

religiosity is defined as the drive of a person's soul who has reason, with his own will and choice, to follow these regulations in order to achieve happiness in this world and the hereafter (Zaki and Suriani, 2021). Through religiosity, individuals are said to have knowledge, experience or practice, appreciation, beliefs, and consequences that can lead to decision-making regarding the obligation to pay Zakah. So that religiosity is one of the factors that influence the decision to pay Zakah at BAZNAS Sidoarjo because the lower the level of muzakki's religiosity, the lower the level of the decision to pay Zakah at BAZNAS Sidoarjo. The decision to pay Zakah by muzakki is suspected to be due to orders from third parties, such as employers who require paying Zakah at BAZNAS Sidoarjo. This assumption refers to the distribution of respondents based on their type of work, where the results of the information obtained from 212 people (94,2%) include civil servants, PPPK, teachers, and health workers. While the remaining 13 people (5,8%) work as Village Apparatus.

The results of this study are consistent with the findings of a study conducted by Kurniawati et al. (2020), showing that religiosity does not have a positive and significant effect on the decision to pay Zakah (Kurniawati et al., 2020). No direct relationship exists between religiosity and the decision to pay Zakah (Safitri and Suryaningsih, 2021; Yunus and Syahriza, 2022; Mulyana et al., 2018). Meanwhile, the results of this study contradict the findings of a study conducted by Rismantari and Multifiah (2020), showing that religiosity has a positive and significant effect on the decision to pay Zakah (Rismantari and Multifiah, 2020). The study by Finistyasa and Indrarini (2023), Ginting et al. (2020), and Aristyanto and Edi (2022) states a direct relationship between religiosity and the decision to pay Zakah. In the context of the relationship between religiosity and the decision to pay Zakah, it is emphasized that as a Muslim, one must always obey and comply with every provision or rule in Islam, such as carrying out the obligation to pay Zakah. However, a good level of religiosity cannot determine some muzakki in making decisions to pay Zakah at BAZNAS Sidoarjo.

The Influence of Income on the Decision to Paying Zakah

Findings in the field show that income in-

fluences the decision to pay Zakah. It is in line with Qardhawi, who states that income is additional property obtained from known and fixed sources (Kartika, 2020). Income is the reciprocity received by the owner of the production factor for the results of his work in the production process. Through income, individuals have salaries, allowances, and other income that can decide the obligation to pay Zakah. The study's findings align with the theory built regarding the level of income that influences the decision to pay Zakah. This indicates the level of income owned by muzakki. It is included in the high category, which can directly affect the decision to pay for Zakah.

The results of this study are consistent with the findings of a study conducted by Syafitri et al. (2021), showing that income has a positive and significant effect on the decision to pay Zakah. A direct relationship between income and the decision to pay Zakah was found (Kurniadi et al., 2017; Gurning and Ritonga, 2014; Arifin et al., 2022). This study's results contradict the findings of the study conducted by Ardiansyah and Idayanti (2022), which show that income does not positively and significantly affect the decision to pay Zakah. There is no direct relationship between income and the decision to pay Zakah (Rosalinda et al., 2021; Rambe, 2016; Setiawan et al., 2021). The context of the relationship between income and the decision to pay Zakah emphasizes that as a Muslim with a salary, allowances, and other income that has reached a predetermined nisab and the time of ownership has reached the haul (one year). Because it is an obligation of Zakah mal within the category of Zakah profession, the high income of muzakki will affect the high decision to pay Zakah at BAZNAS Sidoarjo.

The Influence of Awareness on the Decision to Paying Zakah

The result shows that awareness influences the decision of paying Zakah. Awareness is a perception and thought that is vaguely realized by the individual until, finally, attention is concentrated (Atkinson et al., 1983). Awareness or conversion is a will or willingness to do something that arises from one's conscience (Solihin and Anwar, 2005). Through awareness, individuals are said to have knowledge and understanding of the law, legal attitudes, and legal behavior patterns (actions) that

can give rise to decision-making regarding the obligation to pay Zakah. The study's findings align with the theory built regarding the level of awareness that influences the decision to pay Zakah. This indicates the level of awareness possessed by muzakki. It is included in the high category, which can directly affect the decision to pay for Zakah.

The results of this study are consistent with the findings of a study conducted by Ahmad and Susanto (2021), showing that awareness has a positive and significant effect on the decision to pay Zakah. A direct relationship between awareness and the decision to pay Zakah (Ahadiyah and Muchtasib, 2022; Nafiah et al., 2023; Adilla et al., 2021). Meanwhile, the results of this study contradict the findings of a study conducted by Puspita et al. (2023), showing that awareness does not have a positive and significant effect on the decision to pay Zakah. There is no direct relationship between awareness and the decision to pay Zakah (Putri and Mochlasin, 2023; Mardini and Fadilah, 2023; Kurniawati et al., 2021). In the context of the relationship between awareness and the decision to pay Zakah, it is emphasized that as Muslims who have faith and piety to Allah SWT, they must always be aware of their duties and obligations as servants to belong to the group of lucky people in this world and the hereafter by carrying out what is his command and not carrying out what is his prohibition. So, the high awareness of muzakki will affect the decision to pay Zakah at BAZNAS Sidoarjo.

The Influence of Religiosity on the Awareness of Paying Zakah

The result shows that religiosity influences the awareness of paying Zakah. Religiosity is a person's spiritual expression related to the system of beliefs, values, applicable laws, and rituals (Setiawan, 2018). In religiosity, individuals have known and understood all obligations that are provisions or rules in religion. Through religiosity, individuals are said to have knowledge, experience or practice, appreciation, beliefs, and consequences that can raise awareness regarding the obligation to pay Zakah. The study's findings align with the theory built regarding the level of religiosity that influences awareness. This indicates that the level of religiosity possessed by muzakki. It is included in the high category to directly affect the

awareness of paying Zakah.

The results of this study are consistent with the findings of Fitri and Falikhatun (2021), showing that religiosity has a positive and significant effect on the awareness of paying Zakah. A direct relationship was found between religiosity and the awareness of paying Zakah (Nugroho and Nurkhin, 2019; Tho'in and Marimin, 2019; Ghoni et al., 2022). Meanwhile, the results of this study contradict the findings of a study conducted by Nugraheni and Muthohar (2021), showing that religiosity does not have a positive and significant effect on the awareness of paying Zakah. No direct relationship exists between religiosity and the awareness of paying Zakah (Candra and Ekawaty, 2021; Arilia and Anwar, 2019; Huda, 2022). In the context of the relationship between religiosity and the awareness of paying Zakah, it is emphasized that as a Muslim, you must always obey and obey every provision or rule in Islam, such as awareness of the obligation to pay Zakah good level of religiosity can determine some of the muzakki's awareness of paying Zakah at BAZNAS Sidoarjo.

The Influence of Income on the Awareness of Paying Zakah

Findings in the field show that income influences the awareness to pay Zakah. Individuals have consciously known and understood that the monthly income is not solely a reward or wage for the work done but an obligation to pay Zakah that must be fulfilled. In addition, Sumarwan defines income as the wages that a person earns from activities carried out to earn a living (Pristi and Setiawan, 2019). Through income, individuals are said to have salaries, allowances, and other income that can raise awareness regarding the obligation to pay Zakah. The study's findings align with the theory built about income that influences awareness. This indicates that the income owned by muzakki is included in the high category, so it can directly affect the awareness of paying Zakah.

The results of this study are consistent with the findings of a study conducted by Kartika (2020), showing that income has a positive and significant effect on awareness of paying Zakah. A relationship was found between income and awareness of paying Zakah (Salmawati and Fitri, 2018; Mubarak and Safitri, 2022; Khumaini et al., 2023). Meanwhile, the results of this study contra-

dict the findings of a study conducted by Saifullah et al. (2023), showing that income does not have a positive and significant effect on the awareness of paying Zakah. No direct relationship existed between income and awareness of paying Zakah (Fuad and Anggelista, 2022; Harahab, 2016). The context of the relationship between income and awareness of paying Zakah emphasizes that as a Muslim with a salary, allowances, and other income that has reached a predetermined nisab and the time of ownership has reached haul (one year). Because Zakah mal is an obligation with the category of professional Zakah, the high income of muzakki will affect the awareness of paying Zakah at BAZNAS Sidoarjo.

The Influence of Religiosity on the Decision to Paying Zakah is Mediated by Awareness

Awareness mediates the relationship between religiosity and the decision to pay Zakah. The results of the study are in line with the findings of Yusniar and Kinsiara (2020). It is also supported by the findings of the study by Nugroho and Nurkhin (2019), Tho'in and Marimin (2019), and Ghoni et al. (2022). There is a relationship between awareness and the decision to pay Zakah. The statement is also based on Harahap et al. (2022) studies and supported by Adilla et al. (2021), Nafiah et al. (2023), and Ahadiyah and Muchtasib (2022). Therefore, a person with a high level of religiosity determines a high level of awareness in paying Zakah, and a high level of awareness determines a high level of decision. It can be explained that religiosity mediated by awareness indirectly influences the decision to pay Zakah.

In this context, indirectly, a good level of religiosity will increase the decision to pay Zakah by muzakki through the mediation of awareness. Religiosity is related to a person's knowledge, understanding, and experience regarding the rules and provisions of Islamic law. Meanwhile, good religiosity must be possessed by someone who consciously believes and has the steadiness to carry out whatever Allah SWT commands and prohibits through Islamic law. Then, the decision to pay Zakah is an obligation of a Muslim to other Muslims as a conscious implementation of all consequences in Islamic law. So, the decision to pay Zakah will be influenced by muzakki's awareness because of the demands of obligations as Muslims

with the implementation of aspects of religiosity in Islamic law.

The Influence of Income on the Decision to Paying Zakah is Mediated by Awareness

Awareness mediates the relationship between income and the decision to pay Zakah. The results of the study are in line with Berlian and Pertiwi (2021). It is also supported by the findings of Salmawati and Fitri (2018), Mubarak and Saifitri (2022), and Khumaini et al. (2023). There is a relationship between awareness and the decision to pay Zakah (Alfajriyani and Hasrun, 2022). It is also supported by the findings of Ahadiyah and Muchtasib (2022), Adilla et al. (2021), and Nafiah et al. (2023). Therefore, a person with a high income level determines a high level of awareness in paying Zakah, and a high level of awareness determines a high level of decision.

In this context, a good income level indirectly will increase the decision to pay Zakah by muzakki through the mediation of awareness. Income is related to the salary, allowances, and other income of a person who is received for the work that has been done. Meanwhile, a good income must be owned by a person who consciously believes and has the steadiness to carry out the obligation to pay Zakah when he has reached nisab in a year (haul) because, in the income he has, there is a part for people who are entitled to receive according to the rules in Islamic law. Then, the decision to pay Zakah is an obligation of a Muslim to other Muslims as a conscious implementation of all consequences in Islamic law. So, the decision to pay Zakah will be influenced by muzakki's awareness because of the demands of obligation as Muslims with an income that has reached nisab in a year (haul) according to the rules of Islamic law.

IMPLICATIONS

The findings in this study can be used as evaluation material for related institutions or agencies. First, BAZNAS Sidoarjo needs to optimize reporting and accountability of ZIS fund collection and distribution activities with publications online. Second, the Sidoarjo District Government should budget socialization activities and pick up the ball to all ASN in OPD, BUMD, Village Government in Sidoarjo District, and all elements of society who are members of groups/institutions/

social organizations in a comprehensive and sustainable as a follow-up to the 2022 Sidoarjo Regent Circular Letter about Optimizing ZIS Management.

The findings in this study can be used as evaluation material for Muzakki/ASN/Public to improve literacy related to knowledge, experience, or practice and appreciation of Islam as an indicator in the religiosity variable. With these efforts, it will be possible to maintain istiqomah in the decision to pay Zakah as an obligation of Muslims. Then, it will also be an additional personal reference to influence other Muslims to carry out the obligation to pay Zakah.

RECOMMENDATIONS

The researcher is further expected to be able to expand the topic of discussion regarding the decision to give Zakah and the decision to infaq, sadaqah, and waqf to see Muslim behavior towards the decision for its implementation. In addition, researchers can subsequently develop different demographics and research locations so that the study results can vary in the development of science. The program from BAZNAS Sidoarjo in the future can be directed to optimizing the awareness of muzakki by providing socialization and assistance so that the decision to pay Zakah can increase and improve the welfare of the people in Sidoarjo regency. Based on the study's results, it is expected that BAZNAS Sidoarjo will carry out online reporting and accountability. PEMKAB Sidoarjo will socialize with OPD, BUMD, the Village Government, and the Public. The study's results stated that the variables used only contributed 69,4% to the decision to pay Zakah, so the following studies can complement 30,6% by including other variables such as motivation, perceptions, attitudes, Zakah literacy, digital literacy, benefit perception, comfort perception, altruism, fintech, commitment, Zakah knowledge, accountability, quality of service, and interest.

CONCLUSIONS

Religiosity does not directly affect the decision to pay Zakah on muzakki at BAZNAS Sidoarjo. This shows the low religiosity possessed by muzakki, one of which is due to the lack of knowledge, experience, or practice, and appreciation of their religion, which is implemented in daily life.

Income directly affects the decision to pay Zakah. This shows that the amount of income is one of the factors that can affect the decision to pay Zakah. Awareness directly affects the decision to pay Zakah. This shows that high awareness is one of the factors that can affect the decision to pay for Zakah. Religiosity directly affects the awareness of paying Zakah. This shows that high religiosity is one of the factors that can affect the high awareness of paying Zakah. Income directly affects the awareness of paying Zakah. This shows that high income is one of the factors that can affect the high awareness of paying Zakah. Religiosity indirectly affects the decision to pay Zakah through awareness with the category of complete mediation. This proves that religiosity has consciously been able to generate confidence and steadiness of heart to fulfill the obligation to pay Zakah. Income indirectly affects the decision to pay Zakah through awareness of the categories of complete mediation. This proves that muzakki's income has consciously generated confidence and steadiness of heart to fulfill the obligation to pay Zakah.

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