

THE INFLUENCE OF RELIGIOSITY, KNOWLEDGE, AND INCOME ON INDIVIDUALS' DECISIONS TO PAY ZAKAT, INFAQ, AND SADAQAH (ZIS): A STUDY AT BAZNAS MALANG CITY

Fica Afria Windiasari¹, Yayuk Sri Rahayu

Faculty of Economics, Universitas Islam Negeri Maulana Malik Ibrahim Malang
Jl. Gajayana No.50, Dinoyo, Malang City, East Java, 65144, Indonesia

fikafriaaa13@gmail.com

ABSTRACT

This study aims to determine the influence of religiosity, knowledge, and income on the decision of muzaki to pay zakat, infaq, and sadaqah (ZIS) at BAZNAS Malang City. The research method is quantitative, using a survey approach and multiple linear regression analysis. Primary data were collected through questionnaires from 112 muzaki respondents of BAZNAS Malang City in 2023–2024. The results show that only the religiosity variable has a significant partial effect on the decision to pay ZIS. Meanwhile, knowledge and income do not show significant effects. However, simultaneously, all three variables influence the decision of muzaki to fulfill ZIS obligations. These findings emphasize the importance of spiritual aspects in encouraging zakat compliance through official institutions, as well as the need to optimize educational efforts and fundraising strategies that consider income factors.

Keywords: Religiosity, Knowledge, Income, Zakat, Muzaki Decision

INTRODUCTION

Indonesia is the country with the largest Muslim population in the world, making zakat, infaq, and sadaqah (ZIS) a significant potential tool for poverty alleviation and equitable welfare distribution. ZIS serves not only as a form of social worship in Islam but also as an economic redistribution instrument to strengthen communal solidarity and social development. One of the official institutions responsible for managing ZIS in Indonesia is the National Zakat Agency (BAZNAS), which has the authority to collect and distribute zakat funds to eligible recipients (*mustahik*). However, the realization of zakat's potential is still far from optimal. In Malang City, for example, zakat revenue declined drastically from IDR 4.2 billion in 2021 to only IDR 760 million in 2022.

This situation reflects a challenge in building awareness and influencing the decision of *muzaki* to distribute zakat through official institutions. Despite the availability of regulations and institutional infrastructure, there remains a gap between zakat potential and realization. Factors such as religiosity level, zakat knowledge, and individual income are suspected to affect *muzaki's* decision in paying ZIS. Previous studies have shown varied results. For example, Tho'in (2019) stated that religiosity significantly affects the intention to pay zakat, while Afandi (2022) found that religiosity had no significant effect at BAZNAS Yogyakarta. These differing results suggest that the relationship among variables can be contextual, depending on institutional characteristics, region, and *muzaki* segmentation.

The research gap lies in the lack of specific studies that simultaneously examine the influence of religiosity, knowledge, and income on *muzaki's* decisions within a local context such as BAZNAS Malang City, particularly after the institution experienced a significant decline in ZIS collection. Moreover, most previous studies have focused on only one or two variables or have not addressed *muzaki's* decision-making within the context of government-based zakat institutions. Therefore, this study aims to analyze the influence of religiosity, knowledge, and income on *muzaki's* decisions to pay ZIS at BAZNAS Malang City. This research employs a quantitative approach using multiple linear regression analysis. The scope of this article includes theoretical review, hypothesis testing based on primary data, and discussion of findings that may serve as a foundation for formulating strategies to increase zakat collection through more targeted social and educational approaches.

LITERATURE REVIEW

RELIGIOSITY

Religiosity is defined as the depth of an individual's belief, understanding, and practice of the religious teachings they adhere to (Suhardiyanto, 2001). In the context of zakat, religiosity plays a crucial role because zakat is an obligatory form of worship that is closely tied to one's faith. Stark and Glock, as cited in Kurnia (2020), divide religiosity into five dimensions: belief (ideology), religious practice, religious experience, religious knowledge, and the application of religious values in daily life. The study by Tho'in and Marimin (2019) found that religiosity has a positive effect on the intention to pay zakat, whereas Afandi, Fadhillah, & Hidayat (2022) found otherwise. This inconsistency indicates the need for further research within local contexts.

KNOWLEDGE

Knowledge about zakat includes an individual's understanding of the rules, types, requirements, as well as the timing and procedures of zakat payment (Parastika, Hartini, & Amri, 2021). Knowledge is one of the factors that encourage individuals to perform zakat correctly. The higher an individual's level of understanding of zakat concepts, the greater the likelihood that they will distribute zakat through official institutions (Haki, 2020). Sintina (2017) stated that the indicators of knowledge consist of knowing, awareness, and practice. In a study by Nugroho & Nurkhin (2019), zakat knowledge was found to significantly influence the intention of *muzaki*, which contrasts with Omaida (2019), who found no significant influence in the context of Malang City.

INCOME

Income refers to the financial capacity possessed by individuals, whether from fixed employment or additional earnings. According to Qardhawi (2004), zakat is only obligatory for individuals who possess surplus wealth, making income a key requirement for zakat obligation. Friedman, as cited in Stonier (1991), divides income into two types: basic (fixed) income and additional income. Several studies have found that income has a significant influence on the intention to pay zakat (Nugroho, 2019; Sumadi & Priliastuti, 2021), though others suggest that this factor is not always dominant (Afandi et al., 2022).

DECISION TO PAY ZIS

The decision of *muzaki* to pay zakat is a process influenced by various internal and external factors. According to Kotler and Keller (2009), consumer decisions are shaped by perception, preference, and individual habits. In the context of zakat, these decisions are also influenced by religious awareness, knowledge level, and economic capability. Indicators of zakat payment decisions may include confidence in the institution, habitual transactions, willingness to recommend, and the comfort felt in regularly paying zakat (Dian, Ramadhani, & Putri, 2022).

Previous Studies and Research Gap

Many previous studies have explored the factors influencing *muzaki*'s interest or decision to pay zakat, but the findings have been inconsistent. Tho'in & Marimin (2019) found religiosity and education to be significant, while income was not. Conversely, Afandi et al. (2022) found that knowledge and institutional reputation were significant, whereas religiosity was not. Meanwhile, the study by Omaida (2019) revealed that knowledge did not affect the *muzaki*'s decision in Malang City, which is the location of this research. These inconsistencies reveal an empirical gap that calls for further examination in a local context, using a simultaneous approach to the three main variables: religiosity, knowledge, and income.

HYPOTHESIS

This study is designed to address research questions that focus on the influence of religiosity, knowledge, and income on *muzaki*'s decisions to pay zakat, infaq, and sadaqah (ZIS). Referring to previous studies that have shown varying results (Afandi et al., 2022;

Busnetty, Faisal, & Prabuwon, 2024; Nabihah, 2023), the hypotheses in this study are formulated as follows:

General Hypothesis:

H_a: There is a significant simultaneous influence of religiosity, knowledge, and income on *muzaki*'s decisions to pay ZIS at BAZNAS Malang City.

Partial Hypotheses:

H_{a1}: Religiosity has a significant influence on *muzaki*'s decision to pay ZIS.

H_{a2}: Knowledge has a significant influence on *muzaki*'s decision to pay ZIS.

H_{a3}: Income has a significant influence on *muzaki*'s decision to pay ZIS.

The formulation of these hypotheses refers to the conceptual framework that the higher the level of religiosity and understanding of ZIS among *muzaki*, and the greater their income, the more likely they are to decide to fulfill their zakat obligations through official institutions. The studies by Nabihah (2023) and Solikha (2023) found that religiosity and knowledge are significant predictors of zakat motivation, while income acts as a reinforcing factor related to financial capacity (Putra & Lestari, 2022).

METHODS

This study employs a quantitative approach with an associative research design. The primary objective of this approach is to examine the influence of independent variables (religiosity, knowledge, and income) on the dependent variable (decision to pay ZIS), both partially and simultaneously. Data collection was carried out by directly distributing questionnaires to respondents who are active *muzaki* at BAZNAS Malang City.

The data used in this study are primary data collected through questionnaires distributed to *muzaki*. The sample size was determined using the Malhotra formula, which recommends a minimum of 100 respondents for quantitative research (Malhotra, 2019). Based on this formula, the sample size was set at 112 active *muzaki* respondents during the 2023–2024 period. This study uses four variables: religiosity (X₁), knowledge (X₂), income (X₃), and the decision to pay ZIS (Y). The operational definitions of each variable are presented in the following table:

Table 1. Operational Definition of Variables

| Variable | Operational Definition | Key Indicators | Scale |
|------------------------------------|--|---|------------|
| Religiosity (X₁) | The level of individual belief and adherence in practicing Islamic teachings | Belief, worship practices, religious experiences, religious knowledge | Likert 1–5 |
| Knowledge (X₂) | The level of individual understanding regarding the laws, types, and procedures of ZIS | Awareness, comprehension, and application | Likert 1–5 |
| Income (X₃) | The total amount of fixed and additional monthly income earned by the <i>muzaki</i> | Primary income and secondary income | Likert 1–5 |
| Decision to Pay ZIS (Y) | The <i>muzaki</i> 's decision to distribute ZIS through BAZNAS | Conviction, habits, comfort, recommendations to others | Likert 1–5 |

Source: Processed by the Researchers (2025)

RESULTS

Validity and Reliability Test Results

All variable indicators have correlation values greater than 0.3 and Cronbach's Alpha values above 0.7, indicating that the research instrument is valid and reliable (Sugiyono, 2021). Therefore, the data are considered appropriate for regression testing.

Classical Assumption Test Results

The normality test using the Kolmogorov–Smirnov method shows an Asymp. Sig value of $0.200 > 0.05$, which means the residual data are normally distributed. There is no indication of multicollinearity, as the VIF value is less than 10 and Tolerance is greater than 0.1. The heteroscedasticity test using the Glejser method indicates that none of the independent variables are significant at $\alpha = 0.05$. Hence, all classical regression assumptions are fulfilled.

Multiple Linear Regression Test Results

Table 2. Multiple Linear Regression Results

| Independent Variable | Regression Coefficient | t-value | Sig. (p-value) |
|-----------------------|------------------------|---------|----------------|
| Religiosity (X_1) | 0.377 | 3.513 | 0.001 |
| Knowledge (X_2) | 0.125 | 1.065 | 0.289 |
| Income (X_3) | 0.109 | 1.024 | 0.308 |
| R ² | 0.381 | | |
| F-value | 22.088 | | 0.000 |

Source: SPSS Output (processed) (2025)

Based on the results presented in the table: The religiosity variable has a significant effect on the decision to pay ZIS ($p = 0.001 < 0.05$), supporting the findings of Nabihah (2023) and Busnetty et al. (2024), which emphasize that the spiritual dimension has a strong correlation with zakat compliance. The knowledge and income variables do not have a significant partial effect ($p > 0.05$). However, they still contribute to the model simultaneously, as indicated by the significant F-test ($p = 0.000$).

DISCUSSION

The finding that religiosity has a significant influence indicates that the dimensions of faith and religious obedience play a central role in encouraging *muzaki* to consciously and consistently fulfill their ZIS obligations. This aligns with the theory of religious behavior by Glock and Stark, which states that religious behavior stems from belief and the internalization of religious teachings (Kurnia, 2020). *Muzaki* with a high level of religiosity tend to view zakat not merely as a social act, but as an essential religious duty.

On the other hand, the result showing that knowledge and income are not partially significant may be due to the tendency of most *muzaki* to prefer distributing zakat directly to *mustahik* (eligible recipients), as it is perceived to be more practical and impactful. Moreover, possessing knowledge does not necessarily translate into having spiritual urgency or emotional motivation to formally pay zakat through an official zakat institution. This contrasts with the findings of Afandi et al. (2022), who identified knowledge as a dominant variable in the Yogyakarta context. These differences highlight the importance of local context in analyzing religious behavior and financial decision-making.

IMPLICATIONS AND CONTRIBUTIONS

Theoretically, this study enriches the body of knowledge on zakat behavior by emphasizing the importance of religiosity as a primary factor influencing *muzaki*'s decisions, particularly

in the context of formal institutions. These findings contribute to the development of institutional-based religious behavior models.

From a practical standpoint, the results offer strategic insights for BAZNAS and other zakat institutions to place greater focus on educational and service approaches grounded in religious values. Efforts to increase ZIS collection can be directed through zakat spiritualization programs, religious outreach (dakwah), and the integration of zakat into religious education systems in mosques, Islamic boarding schools (*pesantren*), and educational institutions.

CONCLUSION

This study concludes that religiosity, knowledge, and income simultaneously have a significant influence on *muzaki*'s decisions to pay zakat, infaq, and sadaqah (ZIS) at BAZNAS Malang City. However, on a partial basis, only the religiosity variable is proven to have a significant effect. These findings affirm the critical role of religiosity in encouraging zakat compliance through official institutions, while the influence of knowledge and income appears to be less prominent in this specific context.

The limitation of this study lies in its geographical scope, which is confined to a single city, and the relatively short data collection period, which restricts the generalizability of the findings. Future research is recommended to consider additional variables such as institutional trust, zakat distribution transparency, and to expand the research area in order to obtain more comprehensive and generalizable results.

REFERENCES

- Afandi, M. R., Fadhillah, M., & Hidayat, R. (2022). Determinan niat muzaki dalam membayar zakat melalui BAZNAS Kota Yogyakarta. *Jurnal Ekonomi dan Keuangan Islam*, 8(1), 33–42. <https://doi.org/10.20885/jei.vol8.iss1.art4>
- Busnetty, A., Faisal, M., & Prabuwon, A. (2024). Religiosity and zakat compliance among young professionals: A structural approach. *International Journal of Islamic Finance Studies*, 6(2), 57–66.
- Dian, R., Ramadhani, L., & Putri, M. (2022). The Effect of Trust, Knowledge and Religiosity on Zakat Paying Decisions. *Jurnal Ekonomi Syariah Teori dan Terapan*, 9(3), 255–263.
- Glock, C. Y., & Stark, R. (1965). *Religion and society in tension*. Chicago: Rand McNally.
- Haki, A. M. (2020). Pengaruh pemahaman zakat terhadap kepatuhan wajib zakat pada masyarakat urban Muslim. *Jurnal ZISWAF*, 7(2), 123–134.
- Kurnia, A. (2020). Dimensi religiusitas dan implikasinya terhadap perilaku keagamaan. *Jurnal Studi Keislaman*, 4(1), 89–97.
- Kotler, P., & Keller, K. L. (2009). *Marketing Management* (13th ed.). Pearson Prentice Hall.
- Malhotra, N. K. (2019). *Marketing Research: An Applied Orientation* (7th ed.). Pearson Education Limited.
- Nabihah, S. (2023). Religious motivation and zakat decision-making: Case study of professional Muslims in Indonesia. *Indonesian Journal of Islamic Economics Research*, 5(1), 112–122.
- Nugroho, M. S., & Nurkhin, A. (2019). Pengaruh literasi zakat terhadap minat membayar zakat penghasilan. *Jurnal Dinamika Akuntansi dan Bisnis*, 6(2), 181–190. <https://doi.org/10.24815/jdab.v6i2.15263>
- Omaida, L. (2019). Analisis faktor-faktor yang mempengaruhi minat muzaki membayar zakat melalui BAZNAS Kota Malang. *Jurnal Ekonomi Islam Al-Muzara'ah*, 7(1), 59–69.
- Parastika, I. G., Hartini, D., & Amri, R. (2021). Literasi zakat dan implikasinya terhadap kepatuhan zakat. *Jurnal Ekonomi dan Perbankan Syariah*, 9(1), 33–41.
- Putra, D. F., & Lestari, R. (2022). Pengaruh pendapatan dan kesadaran terhadap pembayaran zakat profesi. *Jurnal Akuntansi dan Keuangan Islam*, 5(1), 77–85.

- Qardhawi, Y. (2004). *Fiqh Zakat* (Jilid I). Jakarta: Litera AntarNusa.
- Rachman, M. A., & Salam, R. (2023). Model pengukuran kepatuhan zakat berbasis teori perilaku terencana. *Jurnal Ekonomi Syariah Indonesia*, 13(1), 22–33.
- Sintina, H. (2017). Pengaruh pemahaman zakat terhadap keputusan membayar zakat. *Jurnal Al-Tijary*, 2(1), 77–86.
- Stonier, A. W. (1991). *Ekonomi Modern*. Jakarta: Erlangga.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (3rd ed.). Bandung: Alfabeta.
- Suhardiyanto, D. (2001). *Psikologi Agama: Memahami Perilaku Keagamaan*. Yogyakarta: Pustaka Pelajar.
- Sumadi, A., & Priliastuti, M. (2021). Determinan minat membayar zakat pada kalangan profesional muda. *Jurnal Ekonomi dan Bisnis Islam*, 6(2), 150–160.
- Tho'in, M., & Marimin. (2019). Determinan minat membayar zakat profesi di BAZNAS. *Jurnal Ekonomi Syariah*, 7(1), 98–110.