

**THE INFLUENCE OF KNOWLEDGE, INCOME LEVEL, TRANSPARENCY AND TRUST IN MUZAKKI'S INTEREST TO PAY ZAKAT THROUGH THE NATIONAL AMIL ZAKAT AGENCY (BAZNAS)**

**(Empirical Study on Muzakki In BAZNAS Kepahiang, Bengkulu)**

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***ABSTRACT***

*This research aims to provide an overview and empirical evidence regarding the influence of knowledge, income level, transparency and Muzakki's confidence in the interest to pay zakat through BAZNAS Kepahiang Regency. The zakat potential in Kepahiang Regency is quite large but it is not in accordance with the reality of the amount of zakat obtained and managed by BAZNAS. Therefore, the author deems it necessary to conduct research on the factors that influence the interest of the community to pay their zakat at BAZNAS Kepahiang Regency. Data collection in this research using a questionnaire with the criteria respondents have been determined. The questionnaire processed there were 100 respondents. The analysis used by this research is multiple regression. Based on the analysis that has been done using SPSS Statistics 22.0, the results of knowledge, transparency and trust variables have no significant effect, while the income level variable has a significant positive effect.*

**Keywords:** *Trust, Income Level, Transparency, Muzakki Trust, Community Interest, National Amil Zakat Agency*

## **INTRODUCTION**

Islam teaches several ways that can be done in dealing with the problem of poverty, namely by mutual assistance between humans through alms and zakat. Zakat is one of the pillars of Islam that must be carried out by every Muslim. Islam teaches that zakat can reduce social inequalities from economic injustices created in society. The concept of zakat in Islam states that there are some rights for others, especially the rights of the poor towards people who have excess assets. Assets owned by humans are entrusted from Allah SWT which will be more blessing if some of the assets can be channeled both with alms and zakat. This certainly will be very helpful in alleviating poverty.

Management of zakat in Indonesia is contained in Law No. 38/1999 therein regulates the implementation of management. This management is carried out by the Amil Zakat Institution (LAZ) or the Amil Zakat Agency (BAZ). The purpose of zakat management is to increase public awareness in performing zakat services and distribute them to eight asnaf. However, according to the Zakat Forum on Tiwi (2017), it is stated that what happened after the zakat management regulation was formed it was still unable to accommodate and resolve the dynamics of the existing problems. Therefore, in 2011 the Law No. 23 of 2011 was born as a substitution for Law No. 38 of 1999. In its development the existence of zakat organizations became increasingly widespread, proven by the establishment of the Amil Zakat Agency (BAZ) formed by the government at the national, provincial, district / municipal and sub-district.

Amil Zakat Agency is an institution formed by the government. The purpose of which is to collect, distribute and utilize zakat funds, so that the zakat can be managed properly.

Because if zakat is managed well by institutions, zakat can act as an economic instrument that has the power to alleviate poverty, open employment, increase income, and encourage the growth of the economy of the community.

The population that convert to Islam in Kepahiang Regency based on population carried out by the Central Statistics Agency (BPS) in 2017 was 125,114 people from the total population of Kepahiang Regency which is 134,938 people. Total of 92.71% of the population in Kepahiang Regency are Moslems. With this population, the potential for zakat receipts in Kepahiang Regency can reach Rp. 5.630.130.000, 00. The results of the data on zakat collection conducted by BAZNAS (2017) show that the potential of zakat is no more than Rp500 million for 2.5% of the required amount of zakat payments. This clearly creates a gap between the potential and the realization of zakat in Kepahiang Regency where the contribution that occurs between the accumulation of zakat and the unrealized potential of zakat is not good. This gap is BAZNAZ problem. The problem is that there are still many people who have not paid their zakat through BAZNAS even though zakat payments are a necessity for all Muslims in the world. The very large gap between the zakat funds collected and the potential of zakat available indicates that BAZNAS in Kepahiang Regency is underutilized by the Muzakki of Kepahiang Regency.

The lack of interest of muzakki to pay zakat through BAZNAS is influenced by several things. The first, muzakki ignore of the obligation to pay zakat or lack of knowledge about BAZNAS. Most people not pay zakat to BAZ but channel it directly to mustahiq, which can lead to a lack of information about the distribution of zakat funds. The higher the interest in an institution, the higher the level of participation. Formally, BAZNAS is a zakat institution that can be trusted by the community, because the establishment of BAZNAS is allowed in the Law in Indonesia, so it's legally does not need to be questioned. But the fact is that there are very few people who pay zakat to BAZNAS.

Second, the level of income is also believed to be a factor that influences people's interest in paying zakat. Islam states that a person is obliged to pay zakat if the income has reached Nisab and its haul, and vice versa if someone's income has not reached Nisab and its haul, then that person is not obliged to pay zakat.

Third, Nurrizkiana, et al (2017) found that transparency has a positive and significant effect on muzakki's interest and trust in paying zakat at zakat management institutions such as BAZNAS. However, Nadlifah, W (2015) in Ikhwandha (2018) found that transparency had no significant effect on compliance with paying zakat. So, the authors also include transparency as a matter that affects the interest of muzakki in paying zakat on BAZNAS.

Fourth, one of the factors affecting the reluctance of the community to pay zakat at BAZNAS is the lack of trust from the community towards BAZNAS in distributing zakat to mustahiq. Indonesian society tends to prefer paying zakat directly, instead of channeling it to institution of zakat, particularly, BAZNAS probably muzakki think it is safer to pay zakat directly and it is received by mustahiq. Furthermore, muzaki can interact directly with mustahiq so there is no distance between muzakki and mustahiq. For that reason, some people pay their zakat not through the BAZNAS or amil zakat but directly to Mustahiq. The habit of this community lasted a long time and to change the habit can not be done in a short time.

Interest is a tendency towards the heart. Interest arises from within a person if something that is of interest is useful, can be felt, experienced in real terms, and if outsiders also push towards it. Thus it can be concluded that interest is a strong encouragement for someone to do everything in realizing their desires. Interest can arise due to internal and external factors, (Larasati, 2017).

The problem in the community is the lack of knowledge about the Amil Zakat Agency (BAZNAS), people's income, transparency of the BAZNAS and also lack of trust from the community with the amil zakat institution. For this reason, the need for strategies and methods of zakat management institutions is to invite and inform the public about the payment of zakat through institutions.

## **THEORITICAL BASIS AND HYPOTHESES DEVELOPMENT**

### **Syariah Enterprise Theory (SET)**

Sharia Enterprise Theory is an enterprise theory that has been internalized with Islamic values to produce a more humane and transcendental theory. Triyuwono (2007) in Novarela & Sari (2015) states that Syariah Enterprise Theory (SET) does not only care about individual interests (in this case shareholders), but also other parties. This theory is a theory that makes God the center of activities and several discussions. By placing God as the highest stakeholder, the connecting line for sharia accounting is still aimed at "raising awareness of God" and the users are still guaranteed.

This theory can be assumed that concern is manifested by emphasizing the interests of other parties (in this case the recipients of zakat or muzakki) which in sharia have the right to their welfare, even though they do not contribute to an organization (in this case the Zakat fund management institution).

### **Attribution Theory**

Attribution theory is a theory that is applied in examining attitude-behavior inconsistencies. Attribution theory explains a person's behavior caused by internal factors or external factors. According to Fritz Heider in Pangestu (2016), the originator of attribution theory, attribution theory is a theory that explains a person's behavior. The behavior is caused by dispositional factors (internal or internal factors) such as the nature, character, attitude, etc.,

or is caused by external conditions, such as the pressure of a particular situation or situation that forces someone to do certain actions.

### **Stewardship Theory**

Stewardship theory is a theory that describes the situation where the manager is not motivated by a purpose - the purpose of the individual but aimed more at their main objectives for the benefit of the organization, (Anton, 2016). The nature of trust, integrity, honesty and responsibility are used as the basis for building the theory of stewardship in this study. In the view of stewardship theory, management can be trusted if managers work well in the public interest Kaihatu (2006) in (Puspitasari, 2019).

### **Hypotheses Development**

Knowledge is one of the internal aspects in an individual, so the behavior of paying zakat is a step of implementation. The more frequency the tithe will increase the capacity within oneself about zakat, namely knowledge and understanding of zakat. Muslims with religious educational background are supposed to have higher awareness and be more knowledgeable about zakat and thus have a better understanding of the obligatory duties of Muslims. Attribution theory states that behavior enhanced by internal factors is a behavior believed to be under control. Based on the description above, the hypothesis proposed is:

**H<sub>1</sub>: Knowledge has a positive effect on the interest of muzakki to pay zakat through BAZNAS.**

Income level is one of the external aspects around one's daily life. Income levels can affect the level of zakat paid. The higher the income a person earns, the higher the ZIS must be issued by a Muslim. Attribution theory states that behavior that is enhanced by external factors is a behavior believed to be influential from the environment of family, colleagues, friends and so on, (Pangestu, 2016). The results of the study by Pratikto (2017) show that the level of

income variables used contributes to explain the factors that influence ZIS payments. In line with research conducted by Tiwi (2017) that income level variable has a significant positive effect on people's interest in paying zakat in zakat management institutions. This is also supported by research of Nur & Zulfahmi (2018) which states that income has a significant effect on the interest of community members to pay zakat on zakat management institutions (BAZNAS). Based on the description above, the hypothesis proposed is:

**H<sub>2</sub>: Income level has a positive effect on the interest of muzakki to pay zakat through BAZNAS.**

Transparency is an effort made in providing financial information to those who need it honestly and openly, without any hidden purpose. If BAZNAS has a transparent attitude in reporting financial information properly, the community will be more trustworthy and have interest or interest in participating in paying zakat through this institution because the institution can provide financial information honestly and openly in terms of accountability management of entrusted resources. Shariah enterprise theory (SET) is able to show that transparency financial reporting is one of the responsibilities to Allah SWT in carrying out all of his duties. Based on the description above, the hypothesis proposed is:

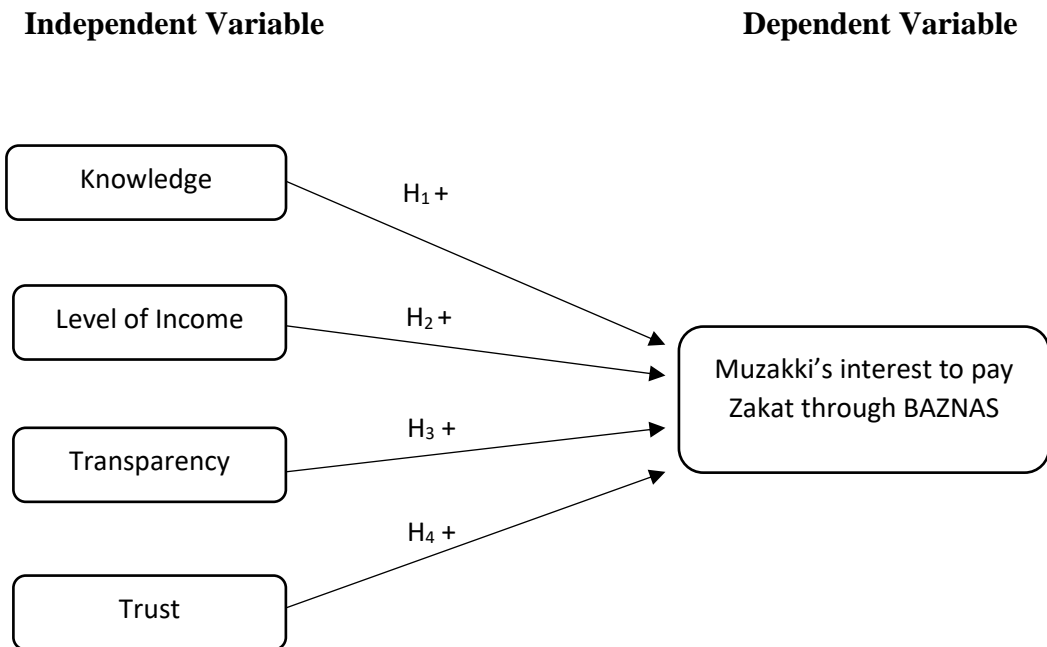
**H<sub>3</sub>: Transparency has a positive effect on the interest of muzakki to pay zakat through BAZNAS**

Stewardship theory states that an institution can be trusted if it works well in the public interest. One of the factors that influence people's reluctance to pay zakat at BAZ/LAZ is the lack of trust from the community towards BAZ in channeling zakat to mustahiq Daulay & Lubis, 2006 in (Nur & Zulfahmi, 2018). So that some people pay their zakat not through Amil zakat but directly to Mustahiq. Based on the description above, the hypothesis proposed is:

**H<sub>4</sub>: Trust has a positive effect on the interest of muzakki paying zakat through BAZNAS.**

## RESEARCH MODEL

The research model in this study are as follows:



## RESEARCH METHOD

The data used in this study is primary data. Primary data is collected through a questionnaire method, which is to spreading a list of questions (questionnaires) taken from research questionnaires that will be filled in or answered by respondents.

The population in this study were all muzakki who pay zakat through BAZNAS in Kepahiang Regency. The population is so large, so the sample taken by muzakki who reside in Kepahiang Regency. The sampling technique used in this study is the purposive sampling method namely the sample selection technique that is not done randomly but uses certain criteria. as follows:

- a. Muzaki who paid zakat through the National Amil Zakat Agency (BASNAS)
- b. Muzaki who paid zakat through the National Amil Zakat Agency (BAZNAS) for past 1 year or more.



Data collection methods used in this study were questionnaires. The scale used to measure this research is the Likert scale. Questionnaires are made in a multiple choice form with five answer options for each question. For the purposes of quantitative analysis, the answers to each questionnaire question using the Likert scale are given a score of 1-5. Score 5 is the highest score and score 1 is the lowest score.

## RESEARCH RESULT AND ANALYSIS

### Descriptive Statistics Test

**Table 1.1**  
**Descriptive Statistics Test**

	N	Minimum	Maximum	Mean	Std. Deviation
K_Total	100	10	25	16,45	3,227
IL_Total	100	10	25	16,29	3,273
TR_Total	100	14	25	20,84	2,489
T_Total	100	16	25	21,62	2,078
IT_Total	100	16	25	21,65	2,076
Valid N (listwise)	100				

Source: Primary Data Processed, 2019

The above table shows that observations in the study at BAZNAS were 100 samples, while the descriptive statistical results are as follows: The Knowledge variable has a minimum value of 10 ; maximum value of 25; the mean value is 16,65 and the standard deviation is 3,227 . The income level variable has a minimum value of 10; maximum value of 25; the mean value is 16,29 and the standard deviation is 3,273 . The transparency variable has a minimum value of 14 ; the maximum value is 25; the mean value is 20,84 and the standard deviation is 2,489 . The trust variable has a minimum value of 16 ; a maximum value of 25; the mean value is 21,62 and the standard deviation is 2,078 . Interest variable has a minimum value of 16 ; a maximum value of 25; the mean value is 21,65 and the standard deviation is 2,076.

## VALIDITY TEST

**Table 1.2**  
**Validity Test of Knowledge Variable**

<b>Question item</b>	<b>Pearson correlations</b>	<b>Information</b>
Knowledge 1	0,849	Valid
Knowledge 2	0,797	Valid
Knowledge 3	0,822	Valid
Knowledge 4	0,868	Valid
Knowledge 5	0,854	Valid

Source: Primary Data Processed, 2019

Based on the results of testing the validity of the knowledge variables above, it can be seen that from the 5 question items, they have a significance value  $> 0.05$ , so each question item is declared valid. This shows that the questions on the knowledge variable can be used and can be trusted to collect the necessary data.

**Table 1.3**  
**Validity Test of Income Level Variable**

<b>Question item</b>	<b>Pearson correlations</b>	<b>Information</b>
Income Level 1	0,858	Valid
Income Level 2	0,659	Valid
Income Level 3	0,885	Valid
Income Level 4	0,839	Valid
Income Level 5	0,800	Valid

Source: Primary Data Processed, 2019

Based on the results of testing the validity of the income level variable above it can be seen that from the 5 question items, they have significance value  $> 0.05$ , so each question item is declared valid. This shows that the question items on the income level variable can be used and trusted to collect the required data.

**Table 1.4**  
**Validity Test of Transparency Variable**

<b>Question item</b>	<b>Pearson correlations</b>	<b>Information</b>
Transparency 1	0,849	Valid
Transparency 2	0,841	Valid
Transparency 3	0,894	Valid
Transparency 4	0,823	Valid
Transparency 5	0,808	Valid

Source: Primary Data Processed, 2019

Based on the results of testing the validity of the transparency variable above, it can be seen that from the 5 question items, they have significance value  $> 0.05$ , so each question item is declared valid. This shows that the questions in the transparency variable can be used and be trusted to collect the necessary data.

**Table 1.5**  
**Validity Test of Trust Variable**

<b>Question item</b>	<b>Pearson correlations</b>	<b>Information</b>
Trust 1	0,752	Valid
Trust 2	0,705	Valid
Trust 3	0,769	Valid
Trust 4	0,739	Valid
Trust 5	0,667	Valid

Source: Primary Data Processed, 2019

Based on the results of testing the validity of the trust variable above it can be seen that from the 5 question items, they have significance value  $> 0.05$ , so each question item is declared valid. This shows that the questions on the trust variable can be used and trusted to collect the necessary data.

**Table 1.6**  
**Validity Test of Interest Variable**

<b>Question item</b>	<b>Pearson correlations</b>	<b>Information</b>
Interest 1	0,752	Valid
Interest 2	0,721	Valid
Interest 3	0,766	Valid
Interest 4	0,731	Valid
Interest 5	0,666	Valid

Source: Primary Data Processed, 2019

Based on the results of testing the validity of the variable interest in paying zakat above it can be seen that from the 5 question items, they have significance value  $> 0.05$ , so each question item is declared valid. This shows that the questions on the interest variable can be used and trusted to collect the necessary data.

## RELIABILITY TEST

**Table 1.7**  
**Reliability Test**

Variable	Reliability coefficient	Cronbach alpha	Information
Knowledge	5 question items	0,891	Reliable
Income Level	5 question items	0,866	Reliable
Transparency	5 question items	0,891	Reliable
Trust	5 question items	0,774	Reliable
Interest	5 question items	0,776	Reliable

Source: Primary Data Processed, 2019

Based on the table above shows that the variables of knowledge, income level, transparency, trust and interest can be said to be reliable, because all variables have a *Cronbach Alpha* value  $> 0.60$ .

## NORMALITY TEST

**Table 1.8**  
**Normality Test**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,95730731
	Most Extreme Differences	
	Absolute	,085
	Positive	,071
	Negative	-,085
Test Statistic		,085
Asymp. Sig. (2-tailed)		,072 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Primary Data Processed, 2019

Based on the above table, the test Kolmogorof-Smirnov showed that variable has a value of  $0,072 > \alpha (0,05)$  so, it could be said that this research of data possessed is distributed normally.

## MULTICOLLINEARITY TEST

**Table 1.9**  
**Multicollinearity Test**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	23,111	2,104		10,984	,000		
K_Total	-,170	,114	-,264	-1,483	,141	,296	3,379
IL_Total	,306	,111	,483	2,766	,007	,307	3,253
TR_Total	,164	,132	,196	1,245	,216	,376	2,659
T_Total	-,327	,155	-,327	-2,112	,037	,389	2,568

a. Dependent Variable: IT\_Total  
Source: Primary Data Processed, 2019

From the table above shows that all variables have a VIF value  $< 10$  and a Tolerance value  $> 0.10$ , so it can be concluded that there is no multicollinearity between the independent variables in this regression model.

## HETEROSCEDASTICITY TEST

**Table 1.10**  
**Heteroscedasticity Test**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,574	1,181		2,180	,032
	K_Total	,000	,064	-,001	-,008	,994
	IL_Total	,077	,062	,222	1,242	,217
	TR_Total	-,126	,074	-,275	-1,703	,092
	T_Total	,018	,087	,032	,204	,839

a. Dependent Variable: ABS\_RES  
Source: Primary Data Processed, 2019

Based on the table above, all variables have a sig value  $> 0,05$ , so it can be concluded that in this regression model heteroscedasticity does not occur.

### Determination Coefficient Test (Adjusted R<sup>2</sup>)

**Table 1.11**  
**Determination Coefficient Test (Adjusted R<sup>2</sup>)**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,334 <sup>a</sup>	,111	,074	1,998

a. Predictors: (Constant), T\_Total, IL\_Total, TR\_Total, K\_Total

b. Dependent Variable: IT\_Total

Source: Primary Data Processed, 2019

From the table above we get the R Square value of 0,074 . This figure explains that the interest in paying zakat through BAZNAS is influenced by knowledge, income level, transparency and trust by 7,4%. While the rest of 0.926 or equal to 92,6% (100% - 7,4% = 92,6% ) is explained by other factors not examined or outside the model.

## F-Test

**Table 1.12**

### F-Test

#### ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	47,476	4	11,869	2,973	,023 <sup>b</sup>
	Residual	379,274	95	3,992		
	Total	426,750	99			

a. Dependent Variable: IT\_Total

b. Predictors: (Constant), T\_Total, IL\_Total, TR\_Total, K\_Total

Source: Primary Data Processed, 2019

Based on the above table, it is obtained a significance value  $< 0,05$ . Then this regression model can be said that the variables of knowledge, income level, transparency and trust together influence the interest of muzakki paying zakat through BAZNAS.

## T-Test

**Table 1.13**

### T-Test

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	23,111	2,104		10,984	,000		
	K_Total	-,170	,114	-,264	-1,483	,141	,296	3,379
	IL_Total	,306	,111	,483	2,766	,007	,307	3,253
	TR_Total	,164	,132	,196	1,245	,216	,376	2,659
	T_Total	-,327	,155	-,327	-2,112	,037	,389	2,568

a. Dependent Variable: IT\_Total

Source: Primary Data Processed, 2019



## **DISCUSSION**

### **Effect of Knowledge on the interest of muzakki paying zakat through BAZNAS**

In the T- test for the knowledge variable values shows a regression coefficient of - 0,170 and a significant probability value of 0,141 > 0.05. This shows that knowledge has a negative and not significant effect on the interest of muzakki paying zakat through BAZNAS . Therefore the first hypothesis is rejected.

These results cannot support previous research conducted by Othman, et al (2017) which states that knowledge has a significant and positive influence on the intention and interest to pay zakat. These results also cannot support research conducted by Tiwi (2017) which states that knowledge has a significant positive effect on interest in paying zakat in amil zakat institutions.

But this research is in line with research conducted by Abdullah & Sapiei (2018) which states that knowledge does not effect the interest in paying zakat. This is supported by research conducted by Aziz & Alfiah (2018) which states that there is no significant effect of zakat knowledge on the public interest in paying zakat at BAZNAS. A research conducted by Agustina, et al (2018) also stated that there is no effect of knowledge in paying zakat on people's interest in paying zakat at BAZNAS.

The factor that cause knowledge have no significant effect on the interest of muzakki paying zakat through BAZNAS, are probabilities public knowledge about zakat is still very limited. Most of the people only know that zakat is limited to the classical understanding because what people know that what is obligatory for zakat is only limited to zakat fitrah. Whereas zakat is very complex and its types are various not only zakat fitrah. Majority of the people have had enough to just pay zakat fitrah. Referring to these factors, people tend to distribute zakat directly to mustahiq or people who are entitled to receive zakat or distribute

zakat through the closest mosques that can receive zakat for distribution in the month of Ramadan.

Another factor is that the majority of the people of Kepahiang Regency work as farmers who work in rural areas so that they are still less touched by the popularity of BAZNAS. Therefore, the lack of knowledge of the existence of BAZNAS causes a lack of community interest to pay zakat at BAZNAS.

### **Effect of Income Level on the interest of muzakki paying zakat through BAZNAS**

In the T-test, the income level variable shows a regression coefficient of 0,306 and a significant probability value of  $0,007 < 0.05$ . This shows that income level has a positive and significant effect on the interest of muzakki paying zakat through BAZNAS. Therefore second hypothesis is accepted.

These results support previous research conducted by (Pratikto, 2017) which states that income level contributes to explain the factors that influence the payment of zakat . This result also supports the research result conducted by Nur & Zulfahmi (2018) and also by Tiwi (2017) which states that income level has a significant influence on the interest of community members to pay zakat at zakat management institutions. Based on the characteristics of the respondents mentioned earlier (table 4.6) shows that the majority of the monthly income of the people of Kepahiang Regency, Bengkulu as much as 79% or 79 people earn between Rp1.000.000-Rp5.000.000, 12% or 12 people earn between Rp5000.000-Rp10.000.000, and as many as 9% or 9 people earn more than IDR 10 million. the majority of people earning between Rp1.000.000-Rp5.000.000 and dominantly work as civil servants (as evidenced in table 4.5) is what drives their interest to pay zakat through BAZNAS because of government regulations.

### **Influence of transparency on the interest of muzakki paying zakat through BAZNAS**

In the t test for the transparency variable, it shows a regression coefficient of 0,164 and a significant probability value of  $0,216 > 0,05$ . This shows that transparency has a positive but not significant effect on the interest of muzakki paying zakat through BAZNAS. Therefore third hypothesis is rejected.

These results cannot support previous research conducted by Mahardika (2018) which states that transparency has a positive influence on people's interest in paying zakat through BAZNAS. These results also cannot support the research conducted by Pratikto (2017) who stated that transparency in determining the interest of muzakki in distributing zakat.

But this research is in line with research conducted by Ikhwandha (2018) which states that transparency does not effect the interest in paying zakat. Referring to the Sharia Enterprise Theory, BAZNAS which is classified as a public institution, is appropriate to apply open management. The organization is consciously developing a reciprocal relationship as the manager of zakat funds with the community as the owner of the funds. The factors that enable the lack of interest in paying alms through the BAZNAS muzakki is the emergence of feelings of distrust of BAZNAS. The thought of manipulation and the inaccuracy of the results submitted by BAZNAS is one of the reasons why Muzakki is less interested in channeling his zakat funds, while other factors may be the lack of BAZNAS in giving a detailed explanation. The lack of explanation raises the assumption of muzakki that BAZNAS is considered not to be fully transparent to the community or muzakki. BAZNAS must be able to provide information related to resource management for those who need it in detail.

### **The influence of trust on the interest of muzakki paying zakat through BAZNAS**

The t-test for the trust variable shows a regression coefficient of -0,327 and a significant probability value of  $0,037 < 0,05$ . This shows that trust has a negative but have

significant effect on the interest of muzakki paying zakat through BAZNAS. Therefore fourth hypothesis is rejected.

This result cannot support previous research conducted by Tiwi (2017) and also cannot support the result conducted by Nur & Zulfahmi (2018) which states that trust in zakat management institutions can significantly encourage muzakki's interest to pay zakat through zakat management institutions.

However, this research is in line with research conducted by Daulay & Lubis (2015) which states that trust does not affect the interest in paying zakat. In line with that, research conducted by Agustina, et al (2018) and also research by Rachmayati (2019) states that trust does not have a significant effect on people's interest in paying zakat through BAZNAS.

BAZNAS formed by the government only accepts collections that are still limited to civil servants. Withdrawal of zakat funds from civil servants is mandatory which has become part of government regulations, so that it allows the compulsion of the public in channeling zakat funds even though some of them do not have a perspective of trust in BAZNAS. In addition, the factor that make positive public trust in BAZNAS in channeling zakat funds is the lack of transparent attitude from the BAZNAS over when and where the zakat funds will be distributed.

## **CONCLUSIONS, SUGGESTIONS, AND LIMITATIONS OF RESEARCH**

### **Conclusion**

Based on the analysis and testing of data in this study, the following conclusions can be drawn:

1. The hypotheses 1 states that knowledge has a positive effect on the interest of muzakki to pay zakat through BAZNAS is rejected. The test results using SPSS 22.0 software showed a sig.value of  $0.141 > \alpha (0.05)$ . Then it can be concluded that knowledge has no effect on the interest of muzakki paying zakat through BAZNAS.

2. The hypotheses 2 states that income level has a positive effect on the interest of muzakki to pay zakat through BAZNAS is accepted. The test results using SPSS 22.0 software showed a sig.value of  $0.007 < \alpha (0.05)$ . Then it can be concluded that income level has an significant positif effect on the interest of muzakki paying zakat through BAZNAS.
3. The hypotheses 3 states that transparency has a positive effect on the interest of muzakki to pay zakat through BAZNAS is rejected. The test results using SPSS 22.0 software showed a sig.value of  $0.216 > \alpha (0.05)$ . Then it can be concluded that knowledge has no effect on the interest of muzakki paying zakat through BAZNAS.
4. The hypotheses 4 states that trust has a positive effect on the interest of muzakki to pay zakat through BAZNAS is rejected. The test results using SPSS 22.0 software showed a sig.value of  $0.037 > \alpha (0.05)$  and the coefficient value is negative. Then it can be concluded that trust has no positif effect on the interest of muzakki paying zakat through BAZNAS.

### **Suggestion**

Based on the results of this study there are a number of suggestions for future research improvement as follows:

1. Future studies are expected to be able to multiply and expand the sample so that the research conducted is more leverage.
2. The next researcher is expected to increase the number of respondents so that the results obtained are better when processed.
3. The next researcher is expected to be able to multiply other variables apart from the research that has been done.

4. For further research, it is expected to be more precise in choosing statements in the questionnaire.

### **Limitation**

This research has several limitations:

1. Data collection tools only use a questionnaire, so the results of the study depend on the quality of the questionnaire. If there is a difference in the perception of the respondents will cause a biased understanding and fill imperfect.
2. Not all muzakki are willing to fill out a questionnaire.
3. Some ambiguous questions on the questionnaire caused some respondents' answers to be incorrect.
4.  $R^2$  value still low

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