The Influence of Trust, Religiosity, Income, Promotion, and Quality of Service on the Interests of the Moslem Community in Zakat Through BAZNAS East Kalimantan

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Abstract,
This study aims to determine the effect of the variables of trust, religiosity, income, promotion, and quality of service on interest in tithing at the East Kalimantan National Zakat Agency. Quantitative method with SmartPLS is used to test the hypothesis. The research questionnaire was distributed to 100 respondents in the East Kalimantan region. The results of this study indicate that the variables of trust, service quality, income and religiosity have a significant effect on muzakki's interest in paying zakat at BAZNAS East Kalimantan. Meanwhile, the promotion factor has no significant effect on the interest of the muzakki in zakat at BAZNAS East Kalimantan. These findings are useful for zakat managers, especially BAZNAS East Kalimantan, to focus development on factors that have a significant effect on interest in paying zakat at BAZNAS East Kalimantan.

Keywords: Zakat, Interest, Trust, Religiosity, Income, Promotion, Service.

INTRODUCTION

Humans according to (Tobert, 2017) are social creatures and social service programs are successful, they must be sensitive to culture and realize the importance of social bonds. In typical religions, whether divine or theological, all perspectives regardless of faith take into account the importance of social relations that seek to support a life of peace, harmony and admiration with others (Ahmad et al., 2017).

In Islam, one of the humanitarian social programs is zakat. Zakat according to (Indriati & Fahrullah, 2019) is a form of worship related to humanity in order to alleviate poverty and reduce the gap between the rich and the poor. The concept of income distribution in Islam is applied in the form of zakat, infaq and shodaqoh (ZIS) (Indriati & Fahrullah, 2019). Meanwhile, according to Hayati & Putri, zakat is one of the pillars of the five pillars of Islam that must be carried out by Muslims by spending part of their wealth to be given to eight groups who are entitled to receive it.

The potential for zakat, infak and shodaqoh which are managed professionally will become an economic force in order to reduce poverty (Indriati & Fahrullah, 2019), with the opening of jobs it can encourage the growth of the people's economy so that it can increase people's income.

The potential for collecting zakat, infaq and shodaqoh (ZIS) in East Kalimantan is still quite large. Bank Indonesia (BI) East Kalimantan Representative noted that in 2016, the total ZIS that was successfully collected in East Kalimantan reached Rp. 24.5 billion. It was recorded that in the first semester of 2017, East Kalimantan ZIS receipts reached Rp. 19.6 billion came from zakat mal (wealth), followed by Rp. 1.7 billion from infaq, and Rp. 1.3 billion from zakat fitrah. This means that there is a lot of zakat potential stored in the community which, if collected properly and professionally, will be able to reduce the poverty rate in Indonesia and in East Kalimantan in particular.

The spirit of togetherness in maximizing the potential of zakat in East Kalimantan is very necessary, in line with Law no. 23 of 2011 concerning the management of zakat where the government gives permission for the establishment of zakat institutions by the community. The target of collecting zakat funds in the community is expected to be even greater with the variety of services provided to muzakki. Healthy competition between zakat institutions is needed to attract muzakki's interest in giving zakat, giving and giving alms.

Many factors underlie muzakki in choosing institutions or places to distribute zakat, infaq and shodaqoh. Perception according to the perspective of muzakki will form preferences in determining decisions where to pay zakat funds. Muzakki who have made a decision in paying zakat usually choose one of the following 3 options; with various reasons not to pay zakat anymore, choosing another place to pay zakat, or forever applying to pay zakat at that institution. There are many factors that influence this, including public knowledge of the obligation to pay zakat, which is still lacking, people's reluctance to pay zakat, people's distrust of institutions that manage zakat, and zakat which is usually given directly to mustahiq.

The results of the Central BAZNAS statistical survey show that East Kalimantan Province has greater potential for muzakki than other provinces. The large muzakki potential will have an impact on the large amount of zakat collection as well as a more widespread and even distribution.

Table 1

Total Zakat and Muzakki

BAZNAS East Kalimantan Province 2016-2020

Year	Amount of zakat (Rp>0	Number of muzakki (people and institutions)
2016	3.585.736.552,33	956
2017	11.288.935.483,37	1.263
2018	11.322.558.522,37	2.574
2019	10.981.919.462,25	2.453
2020	6.976.991.708,96	1.704

Source: East Kalimantan Province BAZNAS Documents 2021 (Data Processed)

This study aims to determine the effect of belief, religiosity, income, promotion and quality of service on the interest of the Muslim community to pay zakat at the BAZNAS institution in East Kalimantan Province. There is still little research and observation aimed at digging up information in the community regarding the reasons or factors that influence the choice of place to pay zakat, making researchers interested in conducting research with the theme "The Influence of Trust, Religiosity, Income, Promotion, and Service Quality on Community Interests" Muslims pay zakat through BAZNAS of East Kalimantan Province.

The results of the research can provide suggestions, input, evaluation and motivation in order to improve services and governance for zakat institution managers in East Kalimantan. And this research is expected to be a reference for zakat managers in pursuing, increasing and optimizing the potential of zakat in society.

METHODS

This study uses a quantitative method by distributing questionnairesonline usegoogleform to muzakki in the East Kalimantan region who pay zakat at the National Baznas of East Kalimantan Province. The population for this study was taken from BAZNAS muzakki in East Kalimantan Province with a total population of 1,704 people in 2020. Samples were taken using theprobalitity sampling with techniquesimple random

sampling which was carried out randomly without regard to certain strata (Sugiyono, 2013). The sample used was 100 respondents obtained from calculations using the Slovin formula as follows:

$$n = \frac{N}{1 + (N \times e^2)}$$

Where: n = number of samples, N = number of population, e =error level (using 10%)

n=1 + (1.704 × 0,12) = 100

The research instrument was measured using a scaleLikert with 5 alternative answers by giving a score to each statement item that will be submitted, namely strongly agree (SS) = 5, agree (S) = 4, neutral (N) = 3, disagree (TS) = 2, and strongly disagree (STS)=1. Data analysis techniques are carried out by methodsPartial Least Square (PLS) usesoftware SmartPLS version 3.3. The choice of the PLS method is based on the consideration that in this study there are 5 latent variables formed by reflection indicators and the variables are measured by therefleksif second order factor. The reflexive model assumes that constructs or latent variables affect indicators, where the direction of the quality relationship is from construction to indicators ormanifest (Ghozali. 2012) so confirmation of the relationship between latent variables is needed.

Hypothesis testing using analysisfull model structural equation modeling (SEM) with smartPLS. Infull model structural equation modeling besides confirming the theory, it also explains whether there is a relationship between latent variables (Ghozali, 2012). Hypothesis testing by looking at the calculation valuePath Coefisien on testinginner model. The hypothesis is said to be accepted if the T statistic value is greater than T table 1.96 (α = 5%), which means that if the T statistic value for each hypothesis is greater than T table then it can be declared accepted or proven.

RESULT AND DISCUSSION

The first step before conducting data analysis is to createpath diagram model based on research models orresearch model used by this researcher.Path diagram model which shows the relationship betweenlatent construct used in this study and can be seen in Figure 2 below.

Figure 2.Path diagram model
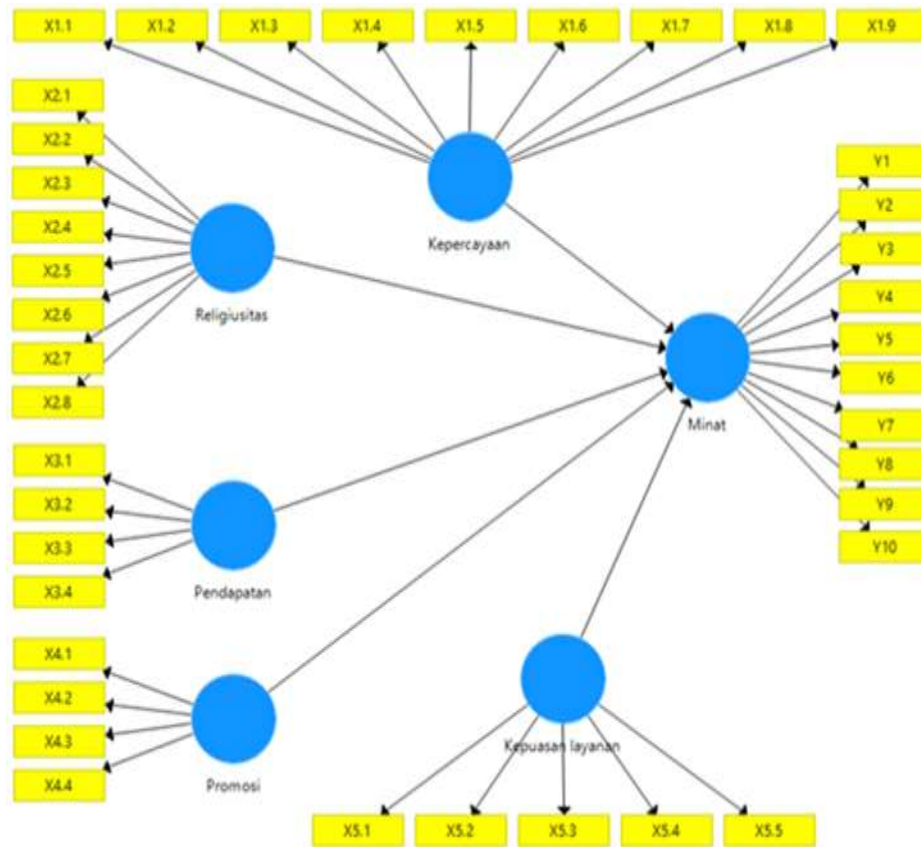
From Figure 2 it can be seen that there are 5latent construct which are interrelated to describe the hypothesis to be proven, the relationship that occurs from eachlatent construct will be analyzed and measured using the evaluation of measurement models and evaluation of hypotheses.

1. Convergent validity analysis.

In the convergent validity analysis, the researcher did it twiceouter loading in order to produce maximum indicators and produce the right measuring instrument for each variable.

The first, proposal analysisouter orouter loading first in this study, the results can be seen in table 2 there are indicators analyzed that are worth below 0.5. The indicator or question item below 0.5, the first is in the religiosity variable in indicator X2.2 = 0.483 meaning that the question "Muzakkipaying zakat through Baznas because there are other people's rights in their property" turns out to be not the right measurement tool for the religiosity variable, so this indicator will be removed from the model. Second, there are interest variables in the indicators Y8 = 0.479 and Y9 = 0.491 meaning that the two indicators or question items are each "Muzakkipaying zakat at Baznas because there is

counseling about zakat from the Baznas office" and "Muzakkipay zakat at BAZNAS because of good management" it turns out that both are not the right measurement tools for interest variables, so these two indicators will be removed from the model.

Table 2. Resultsouter loadings First

Item	Trust	Quality of service	Religions	Income	Promotion	Interest
X1.1	0,596					
X1.2	0,855					
X1.3	0,87					
X1.4	0,877					
X1.5	0,874					
X1.6	0,861					
X1.7	0,721					
X1.8	0,816					
X1.9	0,828					
X2.1			0,673			
X2.2			0,483			
X2.3			0,861			
X2.4			0,742			
X2.5			0,875			
X2.6			0,84			
X2.7			0,593			
X2.8			0,703			
X3.1				0,876		
X3.2				0,719		
X3.3				0,845		
X3.4				0,566		
X4.1					0,698	
X4.2					0,785	
X4.3					0,731	
X4.4					0,874	
X5.1		0,835				
X5.2		0,882				
X5.3		0,796				
X5.4		0,824				
X5.5		0,693				
Y1						0,532
Y2						0,562
Y3						0,893
Y4						0,797
Y5						0,806
Y6						0,63
Y7						0,778
Y8						0,479
Y9						0,491

| Y10						0,735

The second, after the researchers removed the X2.2 indicator on the religiosity variable and Y8 and Y9 on the interest variable from the measurement model. Then the researcher conducted an analysisouter loadings the second has resulted in all indicators or question items in each variable being declared valid all of which can be seen in table 3. So the convergent validity test again shows that all indicators have been declared valid because the value is more than 0.5, which can be seen in graph 1 of the SmartPLS application below.

Table 3. Resultsouter loadings second

Item	Trust	Quality of service	Religions	Income	Promotion	Interest
X1.1	0,571					
X1.2	0,857					
X1.3	0,862					
X1.4	0,883					
X1.5	0,875					
X1.6	0,861					
X1.7	0,728					
X1.8	0,813					
X1.9	0,827					
X2.1			0,67			
X2.3			0,858			
X2.4			0,724			
X2.5			0,894			
X2.6			0,892			
X2.7			0,67			
X2.8			0,747			
X3.1				0,879		
X3.2				0,73		
X3.3				0,852		
X3.4				0,51		
X4.1					0,707	
X4.2					0,788	
X4.3					0,714	
X4.4					0,874	
X5.1		0,829				
X5.2		0,886				
X5.3		0,801				
X5.4		0,832				
X5.5		0,671				
Y1						0,676

Y2	0,641
Y3	0,917
Y4	0,834
Y5	0,86
Y6	0,681
Y7	0,788
Y10	0,676

**Graph 1. Resultsconvergent validity AVE**
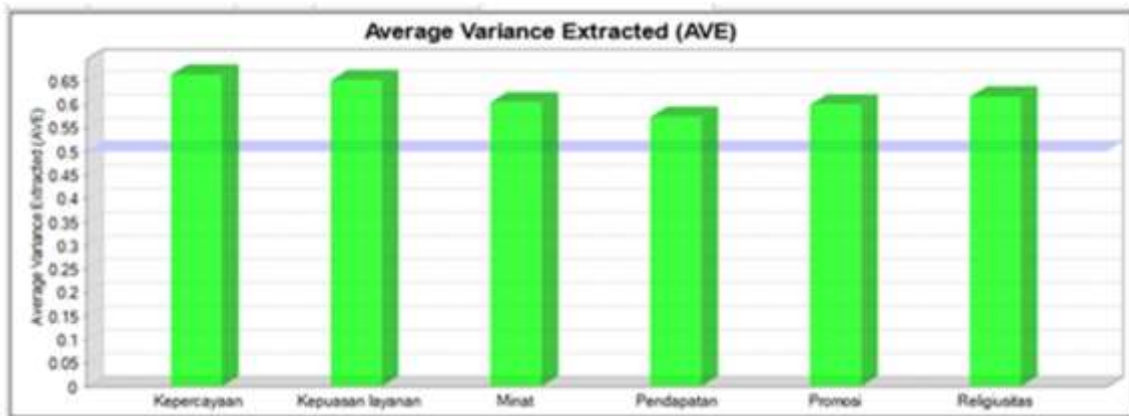
2. Reliability Analysis

In this study seen in table 4 columnscomposite reliability and on graph 2 resultscomposite reliability from the SmartPLS application has shown a value above 0.7, which means that all are stated to be reliable.

Table 4.AVE, composite reliability, andcronbach's Alpha

Variable	Average Variance Extracted (AVE) AVE= 0.5	Composite Reliability (0,7)	Cronbach's Alha α=0.7
Trust	0,663	0,946	0,936

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Quality of service	0,651	0,902	0,868
Interest	0,604	0,913	0,887
Income	0,573	0,838	0,776
Promotion	0,599	0,856	0,779
Religiosity	0,616	0,917	0,894

Graph 2. Resultscomposite reliability
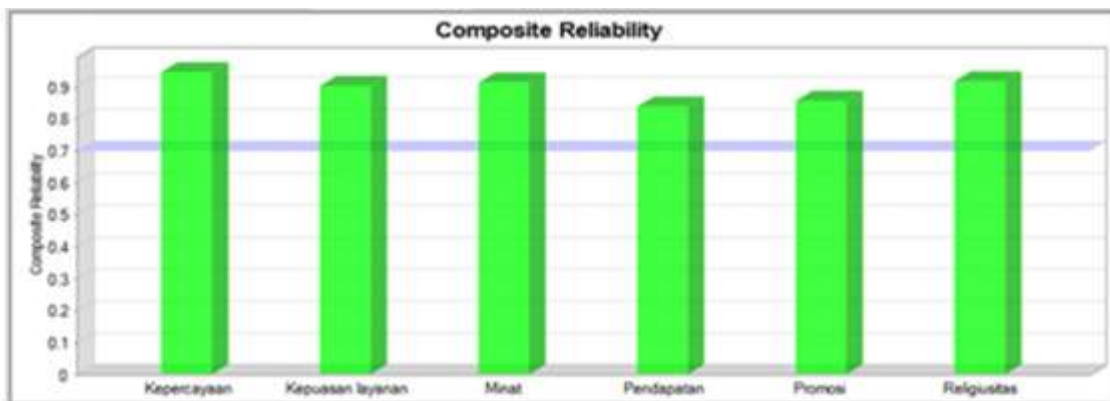
3. Reliability analysis

In this research, the research instrument was validated before the primary analysis was carried out by testing the overall validity of the variables. And the variables as a whole are also declared valid, which can be seen in graph 3. Cronbach's Alpha ($\alpha=0.7$) from the SmartPLS application and can be seen in table 4.Cronbach's alpha above has shown all values above 0.7.

Graph 3.Cronbach's alpha
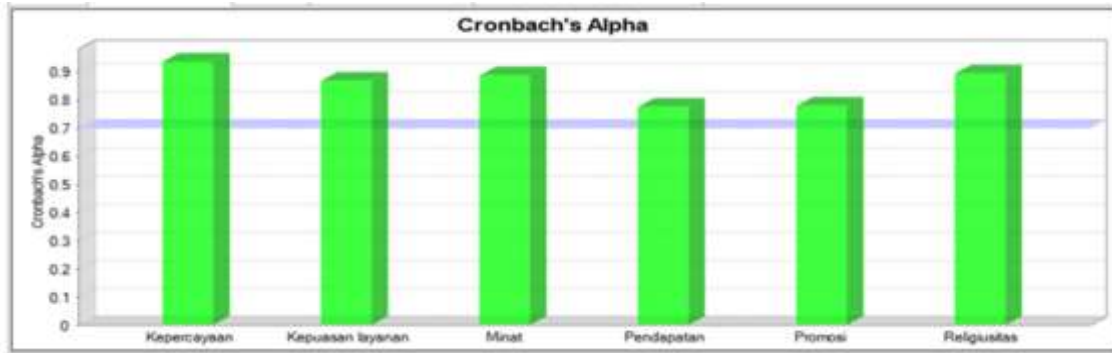
4. Discriminant Validity Analysis

In this study, for discriminant validity analysis, the AVE square root was taken to correlate latent constructs. Table 5 shows that the square root AVE for all constructs is higher than the pairwise correlation. Therefore, the psychometric characteristics of the instrument are acceptable in terms of discriminant validity.

Table 5.Discriminant validity

Variable	Trust	Quality of service	Interest	Income	Promotion	Religiosity
Trust	**0,814**					
Quality of service	0,769	**0,769**				
Interest	0,557	0,445	**0,777**			
Income	0,215	0,275	0,331	**0,757**		
Promotion	0,657	0,491	0,399	0,292	**0,774**	
Religiosity	0,364	0,378	0,475	0,212	0,28	**0,785**

5. Structural Model Analysis

In evaluating the research hypothesis, the researcher tested the hypothesis by doingbootstrapping process using SmartPLS 3.3.Bootstrapping process using 500 sub samples. Result ofbootstrapping process shown in table 6 below.

Table 6. Statistical t test results

hypothesis	Part	Original Sample	T Statistics	Information
H1	Belief --> Interest	0,267	1,689	Accepted
H2	Quality of service -> Interest	0,253	1,772	Accepted
H3	Income -> Interest	0,164	2,009	Accepted
H4	Promotion -> Interest	-0,058	0,552	Rejected
H5	Religiosity -> Interest	0,269	2,798	Accepted

In this study the hypothesis is accepted if it has a t-statistic value of more than 1.67 becausedegree of freedom (df) which was successfully determined was 100. Based on the data in table 5.4, it was obtained that 4 research hypotheses were accepted and 1 research hypothesis was rejected.

The results of the research show that the effectlatent construct the strongest is the influence of trust on interest (H1) with a t valuetable < tstatistics(1.67 <1.689) which means that trust has a positive and significant effect on muzakki's interest in paying zakat to Baznas East Kalimantan, so the results of this study can strengthen the results of research from (Satrio & Siswantoro, 2016), (Popos, 2018), (Jayanto, P. Y. , & Munawaroh, 2019) and (Pakpahan & Fadli, 2021). And this study disagrees with the results of the study (Safitri & Suryaningsih, 2022), namely that the trust variable does not affect someone asking to pay zakat at BAZNAS. This is a difference from the results of

research because trust is related to emotions and feelings that are owned by someone. Someone has the same belief but emotions are not necessarily the same.

The results of this study, the effect of service quality on interest (H2) with a value of ttable < tstatistics(1.67 <1.772) which means that service quality has a positive and significant effect on muzakki's interest in paying zakat to Baznas East Kalimantan, so the results of this study support the results of research conducted by (Pakpahan & Fadli, 2021), (Murdani Nur, 2020), (Amalia & Widiastuti, 2020), (Popos, 2018) and (Salmawati & Fitri, 2018).

The influence of income on interest (H3) with a value of ttable < tstatistics(1.67 <1.772) which means that it has a positive and significant effect on muzakki's interest in paying zakat at the East Kalimantan Baznas. This supports the results of research conducted by (Popos, 2018), (Salmawati & Fitri, 2018) and (Satrio & Siswantoro, 2016). And in contrast to the results of research from (Budiyono et al., 2019) it results that income does not affect a person's interest in paying zakat. In a sense, not all people who have more income will have a greater interest in issuing zakat.

And the effect of religiosity on interest (H5) with a value of ttable < tstatistics(1.67 <2.798) which means that religiosity has a positive and significant effect on muzakki's interest in paying zakat at the East Kalimantan Baznas. The results of this study support the results of research conducted by (Jayanto, P. Y., & Munawaroh, 2019), (Salmawati & Fitri, 2018), and (Satrio & Siswantoro, 2016). And the results are different from the results of research conducted by (Safitri & Suryaningsih, 2022) that religiosity cannot increase public interest in paying zakat through BAZNAS. This is because religiosity is an indicator that appears and is owned by each individual, so the behavior of each individual is influenced by the nature of religiosity according to understanding and obedience in carrying out different religious teachings.

While the research hypothesis that was rejected was on the promotion variable. Promotion variable results on interest (H4) with a value of ttable > tstatistics(1.67> 0.552) which can be interpreted that the promotion variable does not have a positive and significant influence on muzakki's interest in paying zakat to Baznas Kaltim. The results of this study support the results of research conducted by (Rahmawati, 2019) that the promotion variable does not significantly affect interest in paying zakat. Things are different in the results of research conducted by (Kurnia et al., 2020), (Murdani Nur,

2020) and (Pakpahan & Fadli, 2021) that the promotion variable can positively and significantly influence the interest of the muzakki community to pay zakat.

CONCLUSION

This research was conducted to find out the most influential factors on muzakki's interest in paying zakat to Baznas Kaltim, so that muzakki continue to pay zakat at Baznas Kaltim. The factors that most influence the muzakki's interest in paying zakat to the East Kalimantan Baznas are trust, quality of service, income and religiosity. Meanwhile, the factor that has no effect on muzakki's interest in paying zakat to Baznas Kaltim is promotion. These findings are useful for zakat managers, especially Baznas Kaltim to focus their development on aspects or factors that have a significant influence on interest in paying zakat at Baznas Kaltim.

SUGGESTION

This research is still far from perfect and can be developed further. For suggestions for determining the questionnaire to be precise, the formulation of sentences is easier to understand and to increase the literature for reference in determining and making questionnaires. And in further research, you can add or develop other variables, for example related to promotion using information technology and the TAM model or the UTAUT model in its application.

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