

# The Role Of Religiosity As A Moderation Of Antecedents To Paying Zakat In West Java Province

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## *Abstract*

Intention is an important part of Islamic teachings, especially those that are intended for good. This study aims to analyze the factors that influence the intensity of the West Java community in paying zakat which is moderated by religiosity. Which includes economic conditions, knowledge, environment and government policies. The analytical method in this study uses SEM PLS using primary data collected through a survey of 159 muzaki in West Java Province. Taken by purposive random sampling method. This study found that the intensity of paying zakat on the people of West Java can be influenced by three main factors, namely economic conditions, knowledge and the environment. And religiosity can moderate the influence on the intensity of paying zakat by strengthening knowledge and environmental factors but weakening the influence of economic conditions. While government policies have no significant effect on the intensity of paying zakat, government policies can have a significant effect after being moderated by religion. The findings of this study can provide input to BAZNAS, government, MUI and religious leaders in increasing understanding and knowledge about zakat in depth to the people of West Java. So that it can increase the intensity of zakat in West Java.

**Keywords:** zakat, religiosity, economic conditions, government policies.

## **1. Introduction**

Zakat is Allah's shari'a which was revealed to Muslims. This Shari'a is the embodiment of Islamic perfection in creating social justice for humans. This rule that God made is a form of concern for rich people for those who are not well off. So that the wealth of the rich does not pile up and is distributed fairly and well to those in need. This Shari'a was named by Imam Yusuf Qardhawi as the first fiscal system in the world that has the most complete rules (Qardhawi, 1991). Zakat can also be used as a source of state treasury as well as economic life planning

regulated by the Koran (Nukholis & Jayyanto, 2020).

Based on data released by BPS, from 2013 to 2020 the number of poor people in Indonesia fluctuated from year to year. There have been ups and downs of the poverty rate in Indonesia from year to year. Poverty and socio-economic inequality in a country rich in natural resources (SDA) where most of the people adhere to Islam, like Indonesia, is a condition of concern. Since the economic crisis that hit this country in 1997, the number of poor people in Indonesia has continued to increase sharply. Conditions like this are contrary to the spirit and commitment of Islam in fighting poverty.

In addition, at the beginning of 2020 there was a significant increase, where there was an increase in the proportion of poor people by more than 15%. The same thing happened in West Java Province. The problem of poverty is still shackled, and the level of poverty that occurs is still very concerning. Based on BPS data (2020) the same condition also occurs in West Java Province. Nearly 80 percent of the total population in West Java Province are Muslims, with a total population of 41.314 million people. Meanwhile, the poverty rate in West Java reached 3.92 million people. Although the potential for zakat in West Java is quite large, reaching 80 trillion rupiahs, this figure is one-fifth of the potential for zakat throughout Indonesia, which reaches 400 trillion rupiahs. However, currently the management of zakat by official institutions has only reached 5 percent. This means that 95 percent of the people of West Java either do not carry out their obligations or they pay and distribute them themselves. This is very concerning when you see the potential for zakat with the amount that has just been achieved. One effort that needs to be continuously carried out in improving people's welfare is through optimizing the potential of zakat. The terms *asuk* include the potential for zakat in West Java Province, as one of the provinces that adheres to Islamic law. With a fairly dominant number of Muslims, it is only fitting that West Java Province become a Muslim area that implements Islamic law. BPS West Java Province records that the per capita expenditure costs for West Java residents are still below IDR 320,390 per month. Therefore the role of zakat is very important to be one of the solutions in solving the problem of poverty in West Java.

The potential for zakat in Indonesia under the collection of zakat funds taken by the Amil Zakat Agency (BAZ) in West Java Province has increased and shows great potential. The potential for zakat can certainly be managed and will always increase if it is managed properly, and its management is directly under the authority and role of the State. As has been recorded by history and exemplified by the Caliph Abu Bakr ash-Shiddiq.

The results of Ahmad's research (2013) explain that zakat is deeply rooted in the hearts of Muslim society. This is a great potential to improve the economy of people who are still weak and underprivileged. All groups, starting from those who are obliged to pay zakat or *muzakki*, as well as those who receive zakat or *mustahik*, also including the government which has a role as zakat administrators and scholars as religious experts as well to society as a whole must collectively optimize their roles and their respective functions in the

management of zakat itself. There are several studies on aspects that influence increasing people's intention to pay zakat. In general, the factors of this intention can be reviewed through the theory of Planned Behavior initiated by Ajzen. According to Ajzen (1975) intention is a component within a person that refers to the desire to perform an action or to refer to something one wants to achieve.

From this Planned Behavior theory, there are several researchers who have developed it to examine the factors that can influence the intention to pay zakat. As the results of research by Noer et al. (2004) which prove that educational factors and knowledge about zakat income, commitment to Islam (faith), and religious knowledge can increase public awareness in paying zakat. The higher the level of education, the level of one's faith, and one's knowledge of zakat, the level of awareness to pay zakat will also be higher, so that the receipt of zakat will increase. Because, after all, education and knowledge possessed by a person indirectly affect the economic behavior of that person.

Likewise, according to Hadi (2018) intention is a component that exists within the individual which refers to the desire to pay zakat. This intention also refers to something he wants to achieve, therefore every Muslim must always improve his intention in his worship. From some of these studies we can conclude that a person's intention or desire to pay zakat can increase a person's potential to pay zakat. According to Maryanti et al. (2022) intention is the main force that is a source of motivation for a person to behave in a certain way. The stronger the intention to perform a particular behavior, the more likely it is to perform that behavior.

## **2. Factors That Realize the Potential to Pay Zakat**

### **2.1 Economic Conditions**

Muzakki's economic condition is defined as income. In economics, income is defined as the result in the form of money or other material things achieved from the use of wealth or free human services. Meanwhile, household income is the total income of each member of the household in the form of money or natural resources, which is obtained either as a salary or wages for a household business or other sources. This condition can be measured using the concept of income which shows the total amount of money received in a household for a certain period of time (Samuelson and Nordhaus, 2002).

### **2.2 Knowledge**

Education, knowledge and understanding is one of the important capital and determinants in today's life (Joesoef, 1998). Knowledge is essentially all that we know about an object, including knowledge. There are two main ways for humans to acquire true knowledge. The first way is based on ratios, and the second is simply based on experience (Jujun, 1993).

Willingness to pay zakat is a must for Muslims. It is common knowledge that paying zakat is an obligation for every Muslim. Therefore Muslims need to have knowledge about zakat. The implementation of zakat still encounters

obstacles because the awareness of the Muslim community in the implementation of zakat is still not followed by an adequate level of knowledge about zakat. Lack of knowledge about the types of assets that are obligatory for zakat and the mechanism for paying zakat in accordance with Islamic law affects the payment of zakat made by Muslim communities (Yusuf and Ismail, 2017).

in line with what Qardhawi (1996) has stated, the moral values possessed by individuals will affect their adherence to rules. Thus, ideally when individuals have a better education, it will automatically determine the economic actions they take in this case paying zakat.

### **2.3 Environment**

The environment is a group of people who surround the customer who can influence his choices in decision making. This means that consumer choice of goods/services is influenced by the environment that surrounds it. When consumers buy goods/services they are realized by many considerations, for example because they imitate their friends, because their neighbors have bought it first, and so on. Thus the social interaction carried out by a person will also influence the choice of product to be purchased (Assael, 1992).

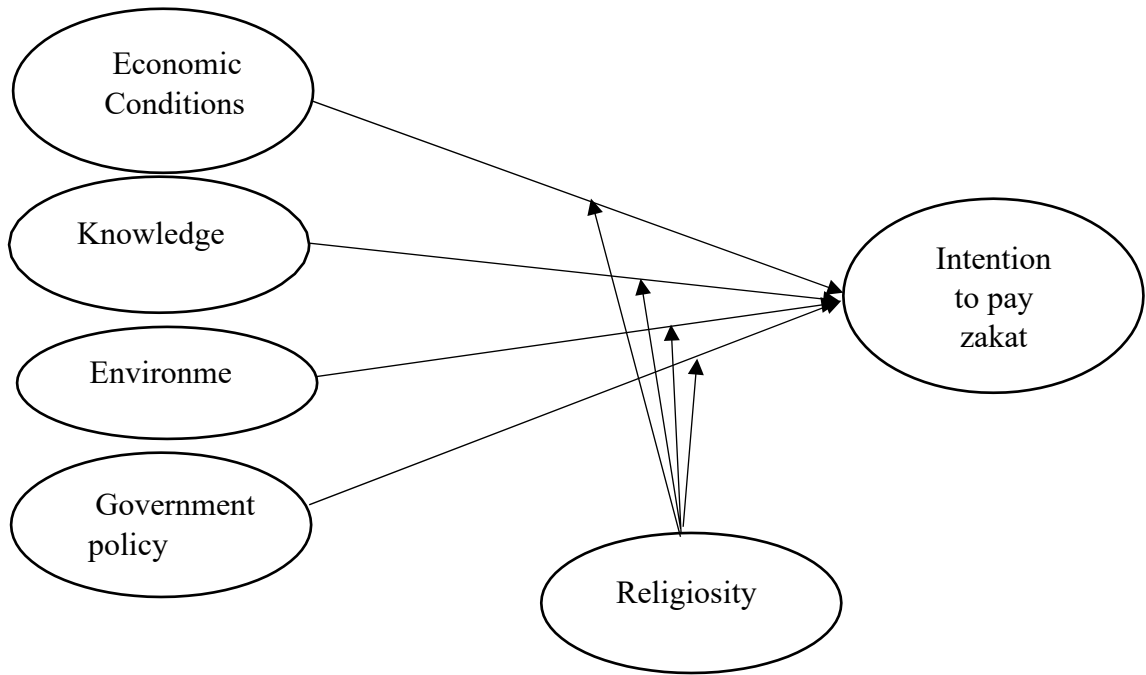
In this study the environment is divided into two groups, namely the internal environment and the external environment. The internal environment is a group of people who surround the muzaki in making zakat decisions. Such as family and neighbors or the environment where muzaki are located, while the external environment is religious leaders or religious institutions such as MUI and BAZNAS who interact with muzaki.

### **2.4 Government policy**

According to Yusanto and Yunus (2009), the role of the government is through its policies in terms of collection, management and distribution of zakat funds.

### **2.5 Religiosity**

According to Islam and Chandrasekaran (2016), religiosity is seen as the extent to which belief in certain religious values and rules is held and practiced by individuals. The conceptual framework for religiosity is divided into five dimensions for a systematic study of differential commitment to religion. In his research it is suggested to use five dimensions for religiosity namely intellectual, consequence and experiment. Figure 1 shows factors that realize the potential to pay zakat.



**Figure 1.** Factors That Realize the Potential to Pay Zakat

### 3. Hypothesis

Economic conditions and income have a significant effect on the value of a group in paying zakat. (Nurhakim, 2019) In line with this research, Nukholis and Jayanto (2020) also stated that income and knowledge have a significant effect on muzakki in paying zakat. Likewise, the results of a research investigation in Malaysia, Khan et al (2020), stated that groups of people with high incomes are more sympathetic to the poor.

The results of Putra et al's research (2020) show that economic conditions moderated by religiosity have a significant effect on Muslim household consumption expenditure.

In research by Nugroho and Nurhakim (2019) stated that religiosity has a significant influence on the intention of a group to pay zakat.

Based on this explanation, it can be concluded that the hypothesis,

**H1: Economic conditions have a positive effect on the intention to pay zakat.**

**H5: Economic conditions moderated by Religiosity have a positive effect on the intention to pay zakat.**

Research by Maryanti et al (2022) states that the knowledge of a muzaki affects a person's intention to pay zakat. In his research, he found that knowledge has a significant effect on a person's intention to pay zakat.

Furthermore, according to Maryanti et al (2022), in her research, it shows that the moral norms adopted by muzaki have a significant effect on a person's

intention to pay zakat. Furthermore, in this study it is also known that moral norms have a stronger influence than knowledge.

According to Nugroho and Nurkhin (2019), knowledge of zakat which is moderated by age and religiosity influences muzakki's interest in paying professional zakat through the National Amil Zakat Agency (Baznas).

The results of Farouq et al (2017) show that religiosity can well moderate subjective norms and behavioral intentions towards employee income zakat. This means that subjective norms and behavioral intentions moderated by religiosity can increase the effect of zakat on employee income

Based on this explanation, it can be concluded that the hypothesis,

**H2: Knowledge has a positive effect on the intention to pay zakat.**

**H3: The environment has a positive effect on the intention to pay zakat.**

**H6: Knowledge moderated by Religiosity has a positive effect on the intention to pay zakat.**

**H7: Environment moderated by Religiosity has a positive effect on the intention to pay zakat.**

According to Sreen et al (2020) Government influence at least in India has no positive impact on consumers. According to Nugraha and Zen (2020) Amil plays an important role in increasing muzaki's awareness of paying zakat. The more professional an amil is, the more it can increase the awareness of the muzaki to tithes.

According to Sreen et al (2020) it shows that the institutional framework built and developed by the government, according to this study, has good predictive ability in an environmentally friendly marketing setting. It also offers insights for businesses and policy makers to increase consumer motivation to buy eco-friendly products.

According to Lwin et al (2013) Spirituality is an important aspect of one's morals. Because it can be a genuine motivation to comply with government policies of paying taxes voluntarily, recognizing income, being aware of the tax system and the like.

Based on this explanation, it can be concluded that the hypothesis,

**H4: Government policies have a positive effect on the intention to pay zakat.**

**H8: Government policies moderated by religiosity have a positive effect on the intention to pay zakat.**

#### **4. Methodology and Research**

This research is a research in the form of hypothesis testing, namely research that has the aim of testing hypotheses derived from existing theories and studies that have been available, which will discuss the Factors Affecting the Intentions of the People of West Java Province to Pay Zakat moderated by this religiosity there will be 8 hypotheses. This research will involve variables such as economic conditions, knowledge, environment, government policies, religiosity and intention to pay zakat.

The population for this research is all muzakki in West Java Province. The

method of taking samples for this research is using purposive random sampling, so that the method used is to get respondents from the Muslim community of West Java Province. With a total of 159 samples used.

Respondents consisted of muzakki aged 18 years and over and these respondents consisted of various professions.

Data collection in this study will be carried out by means of interviews through questionnaires distributed through the Google Form application.

The analytical method used in this study is SEM (Structural Equation Modeling) using the Smart PLS program and with the help of SPSS software. This method will look at the influence of the independent variable on the dependent before and after being moderated by the religiosity variable.

Before testing the hypothesis, the quality of the research instrument and its suitability were tested in this study.

## 5. Results and Discussion

In this discussion will be seen how the general description of the data used in this study.

### 5.1 Economic Conditions

Descriptive analysis of economic condition variables can be seen as follows.

**Table 1.** Descriptive Statistics of Economic Condition Variables

Indicator	Minimum	Maximum	Average	Standard Deviation
Received an increase in revenue in the past year	1.00	7.00	4.77	1.88
Have residual income that I can save every year	1.00	7.00	5.08	1.79
Get regular income every month	1.00	7.00	6.06	1.56
Have a source of income others outside of workmain	1.00	7.00	4.64	2,16
Economic conditions	1.00	7.00	5,14	1.86

Based on table 1 above, it can be seen that the average value of the overall economic condition variable is 5.14. This value indicates that there is a tendency for good economic conditions in the respondents involved in this study. And it can be seen that the standard deviation of the economic condition variable is 1.86. This value indicates a very broad and heterogeneous distribution of variable data.

### 5.2 Knowledge

For descriptive analysis the knowledge variable can be seen as follows.

**Table 2.** Knowledge Variable Descriptive Statistics

Indicator	Minimum	Maximum	Average	Standard Deviation
Zakat Maal is paid once a year	1.00	7.00	6,33	1.50
Zakat Maal is zakat that is charged to the increase in wealth in one year	1.00	7.00	6.02	1.64
I understand the daily behavior of the Prophet Muhammad SAW.	1.00	7.00	6,14	1.07
Every day I take time for read books and articles that discuss the study of Islamic religious knowledge	1.00	7.00	5,48	1.36
Knowledge	1.00	7.00	6.00	1.41

Based on table 2 above, it can be seen that the average value of this knowledge variable is 6.00. This shows that the average respondent has good knowledge. but the specific knowledge of respondents about zakat still needs to be improved. The table above also shows that the standard deviation value of this knowledge variable is 1.41 which indicates that the distribution of the data is quite varied and heterogeneous.

### 5.3 Environment

The following is a descriptive analysis of environmental variables.

**Table 3.** Descriptive Statistics of Environmental Variables

Indicator	Minimum	Maximum	Average	Standard Deviation
The people around diligently pay zakat	1.00	7.00	5,73	1.36
Closest people advise me to pay zakat	1.00	7.00	5.69	1.64
The religious leaders around me actively appealed to pay zakat.	1.00	7.00	6.00	1.39



The Amil Zakat Agency around me is active in promoting zakat	1.00	7.00	5.35	1.71
Environment	1.00	7.00	5.69	1.53

According to table 3 above, the average value for this environmental variable is 5.69. This value indicates that basically the environment around the respondents involved in this study on average cares about whether the respondent tithes or not. The environment of respondents in this study is more likely to be influenced by local religious leaders by looking at the average value of indicators of religious leaders. The standard deviation value of this environmental variable is 1.53. This shows that there is a distribution of data that is quite varied, heterogeneous and quite broad.

#### 5.4 Government Policy

For descriptive analysis of government policy variables can be seen from table 4 below.

**Table 4.** Descriptive Statistics of Government Policy Variables

Indicator	Minimum	Maximum	Average	Standard Deviation
The existence of BAZNAS makes it easier for me to pay zakat	1.00	7.00	5,66	1.59
BAZNAS is able to distribute zakat on target	1.00	7.00	5.59	1.54
BAZNAS is able to empower zakat funds to become productive funds	1.00	7.00	5,52	1.50
Government oversight of BAZNAS increases my trust in giving zakat through BAZNAS	1.00	7.00	5,49	1.59
Government policy	1.00	7.00	5.57	1.56

Based on table 4 above, it can be seen that the average value of government policy variables is 5.57. This value indicates that the benefits of government policy have been felt by respondents in zakat activities. As for the standard deviation of this government policy variable, it is 1.56 which can be indicated that there is a wide, varied and heterogeneous distribution of data.

#### 5.5 Religiosity

For descriptive analysis of religiosity variables can be seen as follows

**Table 5.** Descriptive Statistics of Religiosity Variables

Indicator	Minimum	Maximum	Average	Standard deviation
Devout Muslims always do good every day	1.00	7.00	6,84	0.69
Every action of a person will be rewarded	1.00	7.00	6,87	0.64
I know deeply about the arguments that command Muslims to tithe	1.00	7.00	5.91	1.24
I listened to lectures on religious studies in the past week	1.00	7.00	6,21	1.16
I often invite the people closest to me to pay zakat	1.00	7.00	5.87	1.32
It's nice to see other people live their lives accordingly teachings Islam.	1.00	7.00	6,82	0.61
Charity every day is a routine that I always do	1.00	7.00	5.95	1.17
Religiosity	1.00	7.00	6.35	1.02

Based on table 5 above, it can be seen that the average value of the religiosity variable is 6.35. This value indicates that the religiosity of the respondents is good enough. The standard deviation value of the religiosity variable is 1.02. This value indicates the distribution of data that is quite varied and heterogeneous.

### 5.6 Zakat Intention

For the last descriptive analysis is the descriptive analysis of the intention to pay zakat variable which can be seen as follows

**Table 6.** Descriptive Statistics Variable Intention to Pay Zakat

Indicator	Minimum	Maximum	Average	Standard Deviation
I routinely pay zakat every year	1.00	7.00	6,67	0.81
Every month I set aside more than my income to pay zakat	1.00	7.00	5.88	1.42
In paying zakat, I always exceed the value I pay than what should be paid	1.00	7.00	6.00	1.40

I do not procrastinate when paying zakat	1.00	7.00	6,36	1.08
Intention to pay zakat	1.00	7.00	6,23	1.20

From the data table 6 above, we can conclude that the average value of the intention to pay zakat variable is 6.23. This shows that the respondent's intention to pay zakat is quite good. Meanwhile, the standard deviation of the intention to pay zakat variable is 1.20. This value indicates a heterogeneous, varied and wide distribution of data.

### 5.7 R Square test

Following are the results of the R Square test which shows the magnitude of the influence of all exogenous latent variables on endogenous latent variables in this study.

**Table 7.** R Square Test Results

Model	R Square	R Square adjusted
	0.74374	0.71607

Based on table 4.32 above, it can be seen from the results of the adjusted R square of 0.71607 indicating that the exogenous latent variables in this study were able to influence the endogenous variable, namely the intention to give zakat by 71.60 percent. Meanwhile, the other 28.40 percent can be explained by other variables not included in this study.

### 5.8 Hypothesis

**Table 8.** Structural Model Significance Test Results

hypothesis	Origins (Beta)	T Statistics	P Values	Information
<b>Economic condition -&gt; Tithe Intention</b>	0.144404	2.35	0.018	Hypothesis is accepted
<b>Economic conditions + moderation religiosity -&gt; Tithe Intention</b>	0.101090	1.43	0.067	Hypothesis is rejected
<b>Government policy -&gt; Zakat Intention</b>	0.123403	1.65	0.052	Hypothesis is rejected
<b>Government Policy + religiosity moderation -&gt; Intention Tithe</b>	0.133289	1.81	0.042	Hypothesis is accepted
<b>Environment -&gt; Intention Tithe</b>	0.188331	2.78	0.008	Hypothesis is accepted

<b>Environment + religiosity moderation -&gt; Tithe Intention</b>	0.200733	2.74	0.01	Hypothesis is accepted
<b>Knowledge -&gt; Intention Tithe</b>	0.163564	1.99	0.032	Hypothesis is accepted
<b>Knowledge + religiosity moderation -&gt; Zakat Intention</b>	0.202051	2.98	0.005	Hypothesis is accepted
<b>Religiosity -&gt; Intention Tithe</b>	0.544268	5.08	0.000	Hypothesis is accepted

Table 8 above shows the results of the significance test of the effect of each exogenous latent variable on the endogenous variable, namely the intention of zakat. In table 4.33 it can be seen that some of the influences are significant and some are not significant. By looking at the sample size in this study, which is equal to 159 with six variables and 29 indicators, the T table value that will be used in the statistical T test is 1.66. The results of the hypothesis test will be explained below.

### **Hypothesis 1**

Hypothesis 1 is a hypothesis that will look at the effect of economic conditions on the intention to pay zakat in West Java to form the following statement

Ho: there is no significant effect of economic conditions on the intention to pay zakat on muzaki in West Java.

Ha: there is a significant effect of economic conditions on the intention to pay zakat on muzaki in West Java.

Based on table 8 above, it can be seen that the calculated T value is 2.35 with a P value of 0.02. Where the calculated T value is greater than the T table value (1.66) and the P value is smaller than the alpha value of 5 percent so that the hypothesis can be declared accepted. Thus it can be concluded that there is a significant influence of economic conditions on the intention to pay zakat in West Java. The table also shows a Beta value of 0.144 which indicates that there is a positive influence from economic conditions on the intention to pay zakat. In other words, if economic conditions improve, the intention of zakat also increases.

### **Hypothesis 2**

Hypothesis 2 is a hypothesis that will look at the effect of knowledge on the intention to pay zakat in West Java. So that will form the hypothesis as follows.

Ho: there is no significant effect of knowledge on the intention to pay zakat on muzaki in West Java.

Ha: there is a significant effect of knowledge on the intention to pay zakat on muzaki in West Java.

Based on table 8 above, it is stated that the T count is 1.99 with a P value of 0.03. The calculated T value is greater than the T table value of 1.66 and

the P value is smaller than the alpha value of 5 percent, so  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that there is a significant effect of knowledge on the intention to pay zakat. In table 8, the beta value of the effect of knowledge on the intention to pay zakat is 0.164 which shows a positive effect of knowledge on the intention to pay zakat in West Java. Where, this shows that if knowledge increases, the intention to tithe the people of West Java will also increase.

### **Hypothesis 3**

Hypothesis 3 is a hypothesis that will look at the influence of the environment on the intention to tithe in West Java. Thus forming the following hypothesis.

$H_0$ : there is no significant influence of the environment on the intention to pay zakat on muzaki in West Java.

$H_a$ : there is a significant influence of the environment on the intention to pay zakat on muzaki in West Java.

Based on table 8 above, it is stated that the T count is 2.78 with a P value of 0.01. The calculated T value is greater than the T table value of 1.66 and the P value is smaller than the alpha value of 5 percent, so  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that there is a significant influence of the environment on the intention to pay zakat.

### **Hypothesis 4**

Hypothesis 4 is a hypothesis that will look at the influence of government policies on zakat intentions in West Java. Thus forming the following hypothesis.

$H_0$ : there is no significant effect of government policy on the intention to pay zakat on muzaki in West Java.

$H_a$ : there is a significant influence of government policies on the intention to pay zakat on muzaki in West Java.

From table 8 above it is stated that the T count for government policy is 1.65 and the p value is 0.05. The calculated T value in table 8 above is smaller than the T table (1.66), and the P value is greater than an alpha of 5 percent. So that  $H_0$  is accepted and  $H_a$  is rejected. So it can be concluded that there is no significant influence from government policies on the intention to tithe in West Java.

### **Hypothesis 5**

Hypothesis 5 is a hypothesis that will look at the effect of economic conditions moderated by religiosity on the intention to tithe in West Java. So that will form the hypothesis as follows.

$H_0$ : there is no significant effect of economic conditions moderated by religiosity on the intention to pay zakat to muzaki in West Java.

$H_a$ : there is a significant effect of economic conditions moderated by religiosity on the intention to pay zakat on muzaki in West Java.

In table 8 above it can be seen that the calculated T value is 1.43 and the P value is 0.07. The calculated T value in the table above is somewhat smaller

than the T table (1.66), and the P value is greater than an alpha of 5 percent. So that  $H_0$  is accepted and  $H_a$  is rejected. So it can be concluded that there is no significant effect of economic conditions moderated by religiosity on the intention to tithe in West Java.

Seeing the results above when compared between the effect of economic conditions on the intention to pay zakat with or without moderation of religiosity shows that the moderation carried out by religiosity on this effect does not have a strengthening effect. It even tends to weaken, this can be seen from the effect of economic conditions on zakat intentions which is not significant due to this moderation.

### **Hypothesis 6**

Hypothesis 6 is a hypothesis that will look at the effect of knowledge moderated by religiosity on the intention to tithe in West Java. So that will form the hypothesis as follows.

$H_0$ : there is no significant effect of knowledge moderated by religiosity on the intention to pay zakat on muzaki in West Java.

$H_a$ : there is a significant effect of knowledge moderated by religiosity on the intention to pay zakat on muzaki in West Java.

In table 8 above it can be seen that the T value of knowledge moderated by religiosity is 2.98 and the P value is 0.00. The calculated T value in the table above is somewhat larger than the T table (1.66), and the P value is smaller than an alpha of 5 percent. So that  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that there is a significant influence of knowledge moderated by religiosity on the intention to tithe in West Java.

In table 8, the beta value of this effect is 0.202 indicating a positive effect of knowledge moderated by religiosity on the intention to pay zakat in West Java. However, the beta value also shows that the effect of knowledge moderated by religiosity on the intention to pay zakat is a weak influence. This beta value also shows that religiosity can strengthen the effect of knowledge on the intention to tithe in West Java. This can be seen when the beta value of the influence of knowledge on the intention to pay zakat is 0.164 with the beta value of the effect of knowledge moderated by religiosity on the intention to pay zakat which is 0.202.

### **Hypothesis 7**

Hypothesis 7 is a hypothesis that will look at the influence of the environment which is moderated by religiosity on the intention to tithe in West Java. Thus forming the following hypothesis.

$H_0$ : there is no significant environmental influence moderated by religiosity on the intention to pay zakat on muzaki in West Java.

$H_a$ : there is a significant environmental influence moderated by religiosity on the intention to pay zakat on muzaki in West Java.

In table 8 above it can be seen that the T value for the environment moderated by religiosity is 2.74 and the P value is 0.01. The calculated T value in

the table above is somewhat larger than the T table (1.66), and the P value is smaller than an alpha of 5 percent. So that  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that there is a significant influence from the environment which is moderated by religiosity on the intention to tithe in West Java.

In table 8, the beta value of the influence of the environment which is moderated by religiosity on the intention to pay zakat is 0.201 indicating a positive influence of the environment which is moderated by religiosity on the intention to pay zakat in West Java. However, the beta value also shows that the influence of the environment which is moderated by religiosity is still weak. However, the impact of religiosity as a moderator on the effect of zakat intention is an impact that can strengthen this effect. This can be seen in the beta value of the influence of the environment on the intention to give zakat of 0.188, while the beta value of the influence of the environment which is moderated by religiosity on the intention of giving zakat is 0.201.

### **Hypothesis 8**

This hypothesis is a hypothesis that will look at the influence of government policies that are moderated by religiosity on the intention to tithe in West Java. Thus forming the following hypothesis.

$H_0$ : there is no significant effect of government policies moderated by religiosity on the intention to pay zakat to muzaki in West Java.

$H_a$ : there is a significant influence of government policies moderated by religiosity on the intention to pay zakat to muzaki in West Java.

In table 8 above it can be seen that the calculated T value of government policies moderated by religiosity is 1.81 and the P value is 0.04. The calculated T value in the table above is somewhat larger than the T table (1.66), and the P value is smaller than an alpha of 5 percent. So that  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that there is a significant influence from government policy which is moderated by religiosity on the intention to tithe in West Java.

In table 8, the beta value of the influence of government policies moderated by religiosity on the intention to pay zakat is 0.133 indicating a positive effect of government policies moderated by religiosity on the intention to pay zakat in West Java. However, the beta value also shows that the influence of government policies moderated by religiosity is still weak. However, the impact of religiosity as a moderator on the effect of zakat intention is an impact that can strengthen this effect. That is seen from the significance of government policy which is moderated by religiosity towards the intention to pay zakat in West Java to be significant, where in government policy without moderation the level of significance is not significant.

## **6. Discussion**

In this study, economic conditions significantly influence the intention to tithe muzaki in West Java. Although the magnitude of the influence is still very weak. This is possible because the perception of the economic condition of the people

in West Java is very dependent on the area where they live. Someone who lives in a city will have a different perception from someone who lives in a district. What's more, in this study most of the respondents had an income of between 5 and 10 million. This figure for muzaki living in the city is a sufficient economic condition (no more and no less). Meanwhile, for muzaki who live in the regency area, this value can be said to be more than sufficient. This means that with this income the person can live comfortably and have a little savings.

This can be seen in the very high standard deviation of this variable. This shows that the level of variation in respondents' answers is very wide. In addition to the conditions mentioned above, there are other aspects that cause the weak influence of economic conditions on the intention to tithe, namely in the descriptive description it is found that the average respondent only has one source of income and has not experienced an increase in the last few months.

This research also looks at how the influence of economic conditions on the intention to tithe is moderated by religiosity. That the change in religiosity moderation causes the effect to be insignificant. This means that religiosity weakens the influence from significant to insignificant. This is due to the people's view of religiosity, where some people have the view that religiosity is only related to values to God. In addition, human nature which has a tendency towards wealth excessively causes even though the religiosity is high, when it is related to wealth and material matters, the intention becomes weak. This can be seen from the descriptive analysis of religiosity variables,

In this study, knowledge is a factor that significantly influences the intention to tithe in West Java. However, the effect of this knowledge on the intention to tithe is still very weak, this can be seen during the analysis testing process in this study. That is, indicators related to zakat knowledge are mostly considered invalid. This invalidity is caused by too low a value so that it is not in accordance with other indicators and too high a variation in the answers of the respondents. This shows that the knowledge of zakat is poor, especially regarding the rules of zakat and general understanding of zakat.

Furthermore, this research also looks at the effect of knowledge moderated by religiosity on the intention to tithe. It was found that there was a significant influence of knowledge which had been moderated by religiosity on the intention to give zakat. This study also found that religiosity can strengthen the effect of knowledge on the intention to tithe.

In this study, the environment is a factor that has a significant effect on the intention to tithe in West Java. However, even though the environment influences the intention to pay zakat, the influence exerted by the environment on the intention to pay zakat is still relatively weak. One of the causes of the weak influence of the environment on the intention to give zakat can be seen in the descriptive analysis, precisely at a high standard deviation. This shows that there is a lack of agreement among respondents regarding environmental conditions that support zakat activities.

In this study the environment can be grouped into two groups. Internal environment and external environment.



**Table 9.** Contribution of Environmental Variable Indicators

Internal environment	Contribution	External Environment	Contribution
Around me there are many people who are charitable	<b>0.798</b>	Encouragement of zakat by religious leaders	<b>0.787</b>
Zakat advice by the closest person	<b>0.732</b>	Promotion of zakat	<b>0.708</b>

In the table above it can be seen that the internal environment has a greater contribution than the external environment. This means that the internal environment has a greater influence on the intention to pay zakat than the external environment. Thus, it can be suggested that managing the internal environment to be able to form an environment that is more supportive of zakat activities is far more important.

This study also reviews the influence of the environment after being moderated by religiosity on the intention to tithe in West Java. In this study it was found that the influence of the environment which was moderated by religiosity on the intention to tithe was a significant influence. In this study it was also found that religiosity can strengthen the influence of the environment on the intention to pay zakat, even though the effect is very small.

In this study, government policy is a factor that does not affect the intention to tithe in West Java. This is due to the low level of public trust in the performance of BAZNAS as a representative of the Government.

On the other hand, this study also found that by moderating the influence of government policies on religiosity on the intention to tithe in West Java, this effect became significant. This means that religiosity can strengthen the influence of government policies on zakat intentions in West Java.

Allah said in Surah An Nisa Verse 59 "O you who believe, obey Allah and obey His Messenger, and ulil amri among you" This verse can explain the phenomena found in the results of this research. That even though there are still many government deficiencies in handling the collection, management and distribution of zakat, Muslims are obliged to support this program. Mainly because the zakat program is a program that has good intentions for the benefit of the people.

## **7. The Role of Religiosity as Moderator**

Faith is the foundation upon which a person worships Allah SWT. Religiosity is seen as the extent to which belief in certain religious values and regulations is held and practiced by individuals. If a Muslim believes in Allah SWT, His Messenger, and all that was sent down by Allah SWT and brought by His Messenger, of course a Muslim will not neglect the obligation to tithe which is a pillar or foundation in religion (Islam).

In the relationship between economic conditions and the intention to pay zakat, the religiosity variable cannot act as a moderator. This shows that when the religiosity side enters as a moderation in relation to people's intentions to pay zakat in West Java, economic conditions are no longer a variable that has a significant influence. The intention to pay zakat for the people of West Java who have religiosity no longer depends on their economic conditions.

In the opposite result, the effect of government policy on the intention to give zakat, the role of religiosity as a moderation greatly strengthens this influence from insignificant to significant. This shows that religiosity can strengthen the influence of government policies on the intention to pay zakat. The government is *ulil amri* whose regulations and policies should be followed by the community, including in terms of paying zakat.

The role of religiosity in moderating both the effect of knowledge and the environment on the intention to give zakat is quite similar, that is, religiosity can strengthen the influence of the two variables. Although the reinforcement that occurs in the influence of environmental variables is smaller than the reinforcement that occurs in the knowledge variable.

In this study, one uniqueness was found in the indicators that make up religiosity. Where the indicators related to sharing, charity, zakat tend to have a lower average value than other indicators. This can be seen in the descriptive analysis. This is one of the reasons why the effect of moderation varies.

## **8. Conclusions and suggestions**

Based on the objectives of this study, the conclusion that can be drawn is that the intention to tithe in the people of West Java can be influenced by three main factors, namely economic conditions, knowledge and environment. As well as religiosity can moderate the influence on the intention to give zakat by strengthening knowledge and environmental factors but weakening the influence of economic conditions. While government policies cannot significantly influence the intention to pay zakat, government policies can have a significant effect after being moderated by religiosity.

Based on the general conclusions above, the following details can be arranged:

1. Economic conditions are a factor that can have a positive and significant effect on the intention to tithe muzaki in West Java.
2. Community knowledge is a factor that can have a significant positive effect on zakat intentions in West Java Province.
3. The muzaki environment is a factor that can have a significant positive effect on zakat intentions in West Java Province.
4. Government policy is a factor that has no significant effect on zakat intentions in West Java Province.
5. Economic conditions moderated by religiosity are factors that do not have a significant effect on zakat intentions in West Java Province.
6. Muzaki knowledge moderated by religiosity is a factor that has a significant positive effect on zakat intentions in West Java Province.
7. The environment which is moderated by religiosity is a factor that has a

significant positive effect on zakat intentions in West Java Province.

8. Government policy moderated by religiosity is a factor that has a significant positive effect on zakat intentions in West Java Province.

Based on the results of this study it can also be concluded that the factors that have the greatest influence on the intention to tithe in West Java are environmental factors, which are then followed by knowledge factors, economic conditions and finally government policies.

### **8.1 Implications**

Based on the results of this study, there are several managerial implications resulting from the findings in this paper, including:

First, it is necessary to increase public understanding and knowledge about zakat. This is necessary because in this study it was found that it was still very uneven in understanding and knowledge about zakat. Even some others do not have sufficient understanding and knowledge about zakat.

Increasing this knowledge and understanding can be done by way of collaboration between BAZNAS and the world of education so that an understanding of zakat can be cultivated from an early age. And not just general knowledge, but in the form of deeper knowledge and understanding. In addition, this method can also make BAZNAS closer to the community.

Second, building a communication network between BAZNAS and various elements of society down to the lowest level such as RT and others. Because with this research it was found that environmental factors were the most important influential factors in causing the intention to tithe. And the internal environment is the aspect that has the biggest contribution where the internal environment includes family, neighbors and people closest to muzaki.

Third, building cooperation between BASNAZ, MUI and religious leaders in order to reactivate and enhance recitations, studies centered on muamalah materials. Because in this research it was found that one of the reasons for the weak influence on the intention to give zakat in West Java was the lack of people's desire to share.

Fourth, BAZNAS and the government are expected to be more open and transparent in the management and distribution of zakat funds. So that it can increase public trust in BAZNAS and the government.

### **8.2 Limitations**

The limitation that emerged in this study was that the variables used to influence intention only contributed 71.6 percent. This shows that there are several other variables that have the greatest influence on this intention that have not been included in this study.

Another limitation is that the spread of the data in this study is too wide as seen from the standard deviation which is too high for all variables. This shows that a control variable is needed to be able to improve the quality of further research.

### 8.3 Suggestion

For future researchers, it is expected to add variables that can analyze more deeply other important factors that influence the intention to tithe. Such as the variable public perception of sharing.

It is recommended for future researchers to include control variables in measuring the effect on the intention to pay zakat. Such as location of residence, lifestyle, level of education.

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