

The Determinants of Indonesian Muzakki's Decision to Pay Zakat through Zakat Institutions

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ABSTRACT

The aim of this research is to analyze four factors that are thought to influence the muzakki's decision to carry out zakat payments through zakat institutions, namely transparency, accountability, service quality and muzakki income. Researchers used quantitative methods with Structural Equation Model Partial Least Square (SEM-PLS) analysis. The number of respondents involved in this research was 124 respondents. The results of the analysis show that the variables transparency, service quality and muzakki's income have a significant positive effect on muzakki's decision to carry out zakat payments through zakat institutions. Meanwhile, the accountability variable does not have a significant influence on the muzakki's decision to carry out zakat payments through zakat institutions. It is hoped that this research can become an additional reference for the government, zakat institutions and academics in an effort to increase muzakki's trust in zakat institutions. Efforts that can be made are to pay attention to aspects of institutional transparency and accountability, namely by actively publishing financial reports and distributing zakat funds. In this way, existing zakat funds can be utilized optimally.

Keywords: Muzakki Decision; Transparency; Accountability; Service Quality; Income

INTRODUCTION

Zakat is an Islamic philanthropy that functions as a religious instrument as well as a socio-economic instrument that has an impact on efforts to reduce poverty and increase welfare. This is in line with the statement from Munandar et al. (2020) that zakat can be a driver of the people's economy which can increase output, open up employment opportunities, encourage income distribution and have an impact on reducing the number of poor people.

The use of zakat instruments cannot be separated from the majority of Indonesia's Muslim population. Based on a report from The Royal Islamic Strategic Studies Center (RISSC), the Muslim population in Indonesia reached 237.55 million, which is equivalent to 86.7% of the total population (Annur, 2023). In addition, according to the World Giving Index Report 2022, Indonesia is the most generous country in the world. This potential can be taken as a strategy to optimize the collection of zakat funds. However, the fact is that the

large potential for zakat is not comparable to the realization of zakat collection and distribution nationally (Muchtar & Widiastuti, 2022).

Based on the graph above, you can see the gap between the amount collected and the distribution of zakat. In 2022, the total collection of zakat, if accumulated with donations, alms and other religious social funds, will be IDR 21.3 trillion with a total distribution of IDR 20 trillion. This figure is still far from the potential for zakat in Indonesia, which according to BAZNAS can reach IDR 327 trillion per year. Meanwhile, collections that were not recorded by BAZNAS reached IDR 61.25 trillion. This is because there are still many people who do not pay their zakat through zakat institutions (BAZNAS, 2020).

One of the problems is caused by the low level of public trust in zakat institutions in Indonesia. Canggih et al. (2017) stated that the low level of public trust is part of the cause of the low total zakat collection. The

lack of public trust in zakat institutions is caused by the perception that zakat institutions do not yet have an accurate database regarding zakat recipients and the effectiveness of their programs has not been truly felt by the community. Plus, there was a disappointing case of misappropriation of zakat funds by one of the philanthropic institutions in Indonesia (Rozie, 2022). As a result, the Muslim community ultimately decided to distribute their zakat directly to mustahik rather than through zakat management institutions.

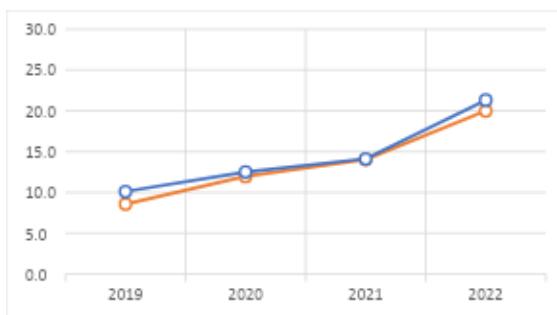


Figure 1. Collection and Distribution of ZIS-DSKL Source: BAZNAS (2023) processed by the author.

Responding to the problem of the low number of people who choose to channel their zakat through zakat institutions, zakat institutions need to pay attention to aspects of institutional transparency and accountability. As in the research of Rahayu et al. (2021) stated that transparency and accountability are factors that can influence a person's decision to pay zakat, so that zakat collection in Indonesia can increase.

In Indonesia, the institution given authority by the government to manage zakat is Badan Amil Zakat Nasional (BAZNAS) which was formed based on Law No. 23 of 2011 concerning Zakat Management. The zakat institutions in Indonesia are divided into two, namely Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ). The law explains that zakat management must be based on Islamic law, trust, provide benefits, justice, legal certainty, integration and accountability, so as to create good

governance in zakat institutions (Yustiavanda & Surya, 2008). With good governance, the community will be confident that the zakat paid can be used according to its intended purpose (Lovenia & Adnan, 2017). Therefore, adequate quality of starch resources is required. One of them is by providing good quality service to the community. If the services provided can satisfy the community, it will encourage them to make decisions by channeling their zakat through the zakat institution (Djohar et al., 2017).

The muzakki's decision to distribute his zakat cannot be separated from the muzakki's economic condition which can be seen from his income level. The higher a person's income, the greater the opportunity to pay zakat to zakat institutions (Kartika, 2020). As according to Nasution (2017), income is the factor that most influences people to pay zakat to BAZNAS.

This research aims to analyze the influence of transparency, accountability, service quality and income on people's decisions in Indonesia to channel their zakat through zakat institutions. It is hoped that the identification of these variables can become a reference for zakat institutions, both BAZNAS and LAZ, as well as for amils as material for evaluating institutions in providing services to the community. Similar research has been conducted by Afandi et al. (2022) transparency influences the decision to pay zakat. The influence of accountability on muzakki decisions was found in research by Fatika & Nugroho (2022). Meanwhile, Yunizar and Danel (2023) stated that service quality is one of the factors that influences muzakki decisions. Meanwhile, according to Syafitri et al. (2021) income level influences the muzakki's decision to pay zakat through zakat institutions.

This research is important to carry out, considering the large potential for zakat in Indonesia with its realization still low, as well as the need to build and increase public trust which ultimately encourages them to make decisions by paying zakat through

zakat institutions. In this way, existing zakat funds can be utilized optimally so that they can have a broad impact on society and the Indonesian economy.

LITERATURE REVIEW

Zakat

Zakat is something that is obligatory for all Muslim Muslims whose assets have reached the nishab and haul limits, that is, they have fulfilled the obligatory requirements for zakat (Purwatiningsih & Yahya, 2019).

Priyono (2017) explains that zakat can *provide* a multiplier effect in increasing the fairness of income distribution. Where zakat plays a role in reducing the amount of income that is ready to be used or consumed by the rich, with the hope that this will reduce their level of consumption, which in turn will have a positive impact on reducing demand for commodity goods. In addition, zakat functions as an income transfer tool that allows increasing the purchasing power of poor people.

Muzakki's Decision to Pay Zakat

According to Kotler in (Khairunnisa et al., 2020) decisions are actions taken by consumers to decide whether to buy a product or not. The consumer decision-making process includes all stages that consumers go through in identifying problems, looking for solutions, evaluating various alternatives, and ultimately choosing among the various options available (Sangadji & Sopiah, 2013).

The decision indicators according to Darma et al., (2017) in their research consist of (1) The emergence of interest and trust in muzakki. (2) The fulfillment of muzakki's needs or satisfaction. (3) The muzakki's interest in continuing to pay zakat arises. (4) Response after selecting the LAZ where to pay zakat.

Transparency of Zakat Institutions

Transparency is a form of conveying substantial and relevant information to users of financial reports (Septiarini, 2011). As zakat institutions manage assets collected from the community, they must provide transparency to muzakki regarding financial information and management of zakat funds, because this will influence the muzakki's decision to pay zakat at zakat institutions (Afandi et al., 2022).

Meanwhile, if you look at the research of Rahayu et al. (2021) indicators of transparency of zakat institutions include (1) all information related to zakat management can be accessed easily by all interested parties, (2) zakat financial reports are presented transparently and comprehensively, and (3) organizational policies that apply to stakeholders. zakat payers are available in the form of written communication.

Accountability of Zakat Institutions

The concept of accountability refers to the responsibility of an institution in providing reports and explaining its performance and actions (Department of Religion of the Republic of Indonesia, 2006). According to Inayah and Muanisah (2018), the practice of accountability in zakat management means a form of accountability of the zakat institution as the trustee to the muzakki, namely by providing reports, presentations and disclosing all activities that have been carried out by the institution. With accountability, it will influence the community to distribute their zakat through zakat institutions, because they believe in the vision, mission and values that have been built (Bahri & Arif, 2020).

The variable indicators for accountability of zakat institutions in this research refer to research by Abu-Tapanjeh (2009) with indicators (1) all activities of zakat institutions always pay attention to the needs and prioritize the welfare of the

people, (2) all forms of activities of zakat institutions are carried out fairly, (3) supervision carried out based on an agreement between the muzakki and the amil, and (4) the management of zakat in accordance with Islamic law.

Amil's Service Quality

According to (Pramana & Rastini, 2016) service quality is a form of assessment to determine the extent of the level of service provided by an institution. If the quality of the service provided is able to meet the muzakki's expectations, it will create a sense of satisfaction and trust, the impact of which is that the muzakki will distribute their zakat to a zakat institution continuously (Azhari et al., 2021).

The Service Quality variable indicators used in this research refer to the five dimensions mentioned by Desembrianita (2016), including (1) Assurance, involving the understanding and level of politeness of employees as well as their ability to build trust. (2) Reliability, related to the ability to provide services according to what has been promised accurately. (3) Tangibles (physical evidence), refers to the existence of facilities, equipment and other physical elements. (4) Empathy, is a form of giving sincere and personal attention to customers when providing services. (5) Responsiveness, is the attitude or willingness to provide assistance to customers and provide service quickly.

Muzzaki's Income

Income is a reward received by the owner of production factors as a result of his contribution to the production process (Qardawi, 1991). Islam requires the payment of zakat on wealth and income. According to Boediono in Kiryanto and Khasanah (2016) income level is the amount of assets owned by the muzakki which has a significant impact on the muzakki's decision to pay zakat. If income increases, this will affect the amount of zakat that will be paid. This is because income is related to whether the

muzakki's assets have reached the nishab or not (Siswantoro & Satrio, 2016).

The income level indicators in Fitriyana's research (2021) include (1) Family burdens borne, namely how much economic and financial responsibility a person in their family must bear. (2) Work, refers to factors that influence the opportunities and experience a person has in the world of work. (3) Monthly income, namely the amount of money received by a person in a certain month period.

Research Hypotheses

The Relationship between Zakat Institution Transparency and the Decision to Pay Zakat

The community, especially muzakki, certainly wants openness in terms of information about the collection and distribution of zakat. Therefore, zakat institutions must provide the information they have in a timely, sufficient, clear, accurate and easily accessible manner to muzakki according to their rights. Muliansyah et al. (2022) and Ruslan et al. (2022) stated that transparency influences muzakki decisions. Thus, the author formulates a hypothesis:

H1: Transparency of Zakat Institutions has a significant positive effect on Muzakki's Decision to Pay Zakat Through Zakat Institutions.

The Relationship between Zakat Institution Accountability and the Decision to Pay Zakat

Zakat institutions have an obligation to implement an *efficient* accounting system to produce accountability reports that can be trusted by the public. Bolita and Murtani (2021) and Kabib et al. (2021) states that accountability influences muzakki's decision to pay zakat through zakat institutions. Thus, the author formulates a hypothesis:

H2: Accountability of Zakat Institutions has a significant positive effect on Muzakki's Decision to Pay Zakat Through Zakat Institutions.

The Relationship between Service Quality and the Decision to Pay Zakat

Zakat institutions that provide good quality service will create a positive perception because they are able to fulfill the muzakki's satisfaction which will ultimately influence the muzakki's decision to distribute their zakat through the zakat institution. Ihsan and Masykuroh (2021) and Harahap et al. (2022) found that service quality influences muzakki's decision to pay zakat through zakat institutions. Thus, the author formulates a hypothesis:

H3: Amil's service quality has a significant positive effect on Muzakki's decision to pay zakat through zakat institutions.

The Relationship between Income and the Decision to Pay Zakat

Income is an important factor that can influence a muzakki's decision to pay zakat through a zakat institution. The higher a person's income, the greater the wealth that will be subject to zakat (Amelia & Jamilah, 2022). Nadhifah (2019) and Arifin et al. (2022) states that income influences the muzakki's decision to pay zakat. Thus, the author formulates a hypothesis:

H4: Income has a significant positive effect on Muzakki's decision to pay zakat through zakat institutions.

RESEARCH METHODOLOGY

Method

This research uses a quantitative approach using the Partial Least Square analysis method within the Structural Equation Modeling (SEM-PLS) framework through a variant approach. The decision to use SEM as a data analysis method was influenced by the presence of many indicators related to latent variables in this research, and SEM was considered the most appropriate method (Hair et al., 2021).

Population and Sample

The population in this study is the Indonesian Muslim community who have paid zakat. To determine the sample size, the author used the Lameshow formula because the population size is not known for certain (Slamet Riyanto & Aglis Andhita Hatmawan, 2020). With the following calculation formula:

$$n = \frac{Z^2 \times P(1-P)}{d^2}$$

Information:

n = Number of samples

z = Standard value = 1.96

p = Maximum 50% estimate = 0.5

d = Alpha (0.10) 10% error rate = 0.1

The number of samples with a maximum estimate of 50% and an error rate of 10% is obtained as follows:

$$n = \frac{1,96^2 \times 0,5(1-0,5)}{(0,1)^2}$$

$$= \frac{3,8416 \times 0,25}{0,01} = \frac{0,9604}{0,01} = 96,04$$

So the sample size in this study is 96.04 or rounded up to 100 samples.

The technique used in sampling this research was purposive sampling. The muzakki samples that are the research object have certain requirements and criteria for filling out the research questionnaire. These conditions are (i) respondents aged 17-65 years, (ii) have previously paid zakat through a zakat institution.

Data Collection

Table. 1. Likert Scale Answer Scores

Answer	Score
Strongly Agree	6
Agree	5
Quite agree	4
Disagree	3
Disagree	2
Strongly disagree	1

Source: Author (2023)

The data used in this research is primary data obtained from the questionnaire data collection method. The research indicators have been summarized using a Likert scale, which will be used to assess

these indicators based on the perceptions held by the respondents (Ghozali, 2018). Based on research by Budiaji (2013), 1-6 Likert scale will produce more reliable responses compared to using a 1-4 scale.

Table. 2. Respondent Profile

Characteristics	Frequency	Percentage
Gender		
Female	78	62,90 %
Male	46	37,09 %
Age		
17- 20	16	12,90 %
21 -30	94	75,80 %
> 30	14	11,29 %
Education		
Elementary School/Equivalent	0	0,00 %
Middle School/Equivalent	2	1,61 %
Senior High School/Equivalent	75	60,56 %
Diploma	6	4,83 %
Bachelor	39	31,45 %
Master	1	0,80 %
Doctor	1	0,80 %
Income		
< Rp2.000.000	79	63,70 %
Rp2.000.000-Rp4.000.000	34	27,41 %
Rp4.000.000– Rp6.000.000	8	6,45 %
Rp6.000.000– Rp8.000.000	1	0,80 %
Rp8.000.000– Rp10.000.000	0	0,00 %
> Rp10.000.000,00	2	1,61 %
Zakat Institution		
Dompet Dhuafa	14	11,29 %
Yayasan Dana Sosial Al Falah	11	8,87 %
Yatim Mandiri	3	2,41 %
Lembaga Manajemen Infaq	7	5,64 %
Badan Amil Zakat Nasional	20	16,12 %
Lembaga Zakat Lainnya	69	55,64 %
Domicile		
Sumatera	7	5,64 %
Jawa	106	85,48 %
Kalimantan	4	3,22 %
Sulawesi	2	1,61 %
Papua	1	0,80 %
Lainnya	4	3,22 %

Source: Author (2023)

RESULTS

Measurement Test (Outer Model)

Aims to describe the relationship between indicators and latent variables, which can be seen from the results of the convergent validity test.

In this study, measuring convergent validity is by examining the loading factor value > 0.7 and the Average Variance Extracted (AVE) value, where an AVE value above 0.5 indicates that the indicator is able to reflect more than 50% of the variability of the related construct.

Table. 3. Outer Loading Values

Variable	Value
Transparency (TP)	TP1A 0.711; TP1B 0.737; TP1C 0.654; TP2A 0.819; TP2B 0.781; TP2C 0.777; TP3A 0.787; TP3B 0.764
Accountability (AB)	AB1A 0.810; AB1B 0.814; AB2A 0.828; AB2B 0.775; AB3A 0.711; AB3B 0.722; AB4A 0.795; AB4B 0.732
Service Quality (SQ)	SQ1A 0.741; SQ1B 0.822; SQ2A 0.628; SQ2B 0.570; SQ2C 0.811; SQ3A 0.860; SQ3B 0.555; SQ3C 0.852; SQ4A 0.888; SQ4B 0.799; SQ4C 0.839; SQ5A 0.804; SQ5B 0.829
Muzzaki's Income (MI)	MI1A 0.613; MI1B 0.621; MI 1C 0.628; MI2A 0.717; MI2B 0.804; MI2C 0.782; MI3A 0.825; MI3B 0.658
Muzzaki's Decision (MD)	MD1A 0.655; MD1B 0.700; MD1C 0.814; MD2A 0.762; MD2B 0.674; MD2C 0.677; MD3A 0.759; MD3B 0.656; MD3C 0.714; MD4A 0.711; MD4B 0.778

Source: Data processed by author (2023)

From the table above, it can be seen that there are five indicator items with loading factor values below 0.70, namely TP1C, KP2A, KP2B, KP3B, PM1A, PM1B, PM1C, PM3B, KM1A, KM1B, KM2B, KM2C, KM3B. Therefore, researchers removed indicator items that were less than 0.70.

Table. 4. Average Variance Extracted (AVE)

Variable	AVE
Transparency (TP)	0.571
Accountability (AB)	0.600
Service Quality (SQ)	0.603
Muzzaki's Income (MI)	0.505
Muzzaki's Decision (MD)	0.518

Source: Data processed by author (2023)

This value shows that the model can be said to be valid, with the interpretation of more than 50% of the variables being able to be explained by the existing indicators.

Discriminant Validity Test

In the discriminant validity test, an indicator is considered valid if the cross loading value is higher compared to other indicators, and the indicator's HTMT ratio must be less than 0.90.

The table (5) reflects a higher cross loading value for each indicator item than for other indicator items in different variables. This indicates that each indicator item is more effective in explaining its own variable than other variables (Henseler et al., 2015). It can be concluded that this research meets the discriminant validity test using the cross loading method. Next, to test discriminant validity using the Heterotrait-Monotrait (HTMT) method as follows.

The table (6) shows the average level of correlation between indicators in each existing latent variable. In the context of this research, the HTMT ratio shows a value below 0.9. So, it can be concluded that the model in this research meets discriminant validity.

Table. 6. Heterotrait-Monotrait (HTMT) Values

Kode	TP	AB	SQ	MI	MD
TP					
AB	0.822				
SQ	0.668	0.856			
MI	0.620	0.661	0.659		
MD	0.720	0.766	0.735	0.636	

Source: Data processed by author (2023)

Table. 5. Cross Loading Values

Kode	AB	MD	SQ	MI	TP
AB1A	0.807	0.524	0.635	0.398	0.628
AB1B	0.810	0.437	0.646	0.392	0.509
AB2A	0.829	0.541	0.675	0.383	0.665
AB2B	0.775	0.492	0.569	0.429	0.527
AB3A	0.718	0.512	0.645	0.589	0.567
AB3B	0.727	0.518	0.642	0.444	0.539
AB4A	0.792	0.505	0.624	0.505	0.556
AB4B	0.728	0.490	0.578	0.363	0.538
KM1C	0.520	0.799	0.460	0.372	0.489
KM2A	0.597	0.758	0.598	0.500	0.556
KM3A	0.524	0.793	0.615	0.486	0.553
KM3C	0.400	0.773	0.450	0.393	0.312
KM4A	0.443	0.787	0.486	0.376	0.387
KM4B	0.540	0.801	0.590	0.440	0.525
KP1A	0.649	0.517	0.739	0.402	0.467
KP1B	0.677	0.628	0.834	0.478	0.500
KP2C	0.673	0.558	0.807	0.473	0.599
KP3A	0.677	0.592	0.869	0.493	0.503
KP3C	0.632	0.525	0.858	0.483	0.472
KP4A	0.700	0.575	0.904	0.464	0.522
KP4B	0.606	0.573	0.798	0.424	0.452
KP4C	0.665	0.552	0.845	0.504	0.585
KP5A	0.745	0.597	0.808	0.465	0.541
KP5B	0.700	0.602	0.835	0.494	0.485
PM2A	0.469	0.327	0.398	0.702	0.414
PM2B	0.475	0.461	0.449	0.873	0.465
PM2C	0.415	0.440	0.402	0.852	0.373
PM3A	0.520	0.558	0.585	0.866	0.495
TP1A	0.477	0.445	0.418	0.322	0.735
TP1B	0.567	0.469	0.460	0.377	0.749
TP2A	0.597	0.566	0.567	0.448	0.823
TP2B	0.549	0.428	0.403	0.372	0.760
TP2C	0.589	0.433	0.451	0.409	0.759
TP3A	0.600	0.519	0.508	0.524	0.808
TP3B	0.604	0.442	0.517	0.403	0.783

Source: Data processed by author (2023)

Reliability Test

The reliability of variables with reflective indicators can be assessed in two ways, namely Composite Reliability and Cronbach's Alpha. A variable is considered reliable if both of these values are greater than 0.7.

Table. 7. Reliability Test

Variabel	Cronbach's Alpha	Composite Reliability
TP	0.892	0.897
AB	0.904	0.905
SQ	0.943	0.952
MI	0.860	0.874
MD	0.906	0.911

Source: Data processed by author (2023)

If you look at the results from the table, both the Composite Reliability and Cronbach Alpha of this model exceed 0.7. Thus, it can be concluded that this research model shows a high level of reliability. This indicates that the model is reliable in describing results from a larger amount of

data or respondents.

Structural Model Test (Inner Model)

Aims to test the strength of the relationship between latent variables or constructs in the model which can be seen from the results:

1. Path Coefficient Test and Significance Level

The significance of this relationship was evaluated using the T-test or Critical Ratio (CR) test which was obtained through the bootstrapping (resampling) process. The level of significance was evaluated using $T\text{-Statistics} > 1.96$ and $P\text{-Value} < 0.05$, which resulted from the bootstrapping process (Hair et al., 2014). Based on the table, of the four hypotheses in this study, three of them show a positive level of significance, indicating that there is an influence on the relationship between the variables. Meanwhile, one hypothesis did not show a significant effect, so the hypothesis was rejected.

Table. 8. Path Coefficient Analysis

Variable	Original Sample (O)	T Statistics ($ O/STDEV $)	P Values	Information
TP -> MD	0.233	2.047	0.041	Significant
AB -> MD	0.053	0.387	0.699	Not significant
SQ -> MD	0.409	3.622	0.006	Significant
MI -> MD	0.169	2.175	0.030	Significant

Source: Data processed by author (2023)

2. R-Square

Next evaluate the R-Square value with the following results. Referring to the table, the R-Square value for the KM variable is 0.554. This indicates that in this model, exogenous variables are able to explain 55.4% of the endogenous variables, while the remaining 44.6% is explained by other factors not discussed in this research.

Table. 9. R-Square Value

Variabel	R-Square	R-Square Adjusted
MD	0.554	0.539

Source: Data processed by author (2023)

DISCUSSIONS

Based on the results of previous research, this research focuses on four determining factors that influence muzzaki's decision to pay zakat through zakat institutions. These factors include transparency, accountability, service quality and muzzaki income.

The Influence of Institutional Transparency on Muzakki's Decision to Pay Zakat Through Zakat Institutions

Based on the results of statistical analysis, transparency of zakat institutions has a significant positive effect on muzakki's

decisions in carrying out zakat payments through zakat institutions. Referring to research by Ghofur and Suhendar (2021), this significant influence can occur because if the zakat institution has provided information disclosure, especially regarding financial reports, it can increase the muzakki's trust in the zakat institution, which in the end will influence the muzakki's decision in choosing a place to pay zakat. Yunizar and Danel (2023) also stated that muzakki's easy access to information related to the management of zakat funds is a factor that can encourage them to pay zakat through zakat institutions. This is in line with the results of research from Rahayu et al. (2021) and Afandi et al. (2022) which states that transparency has a positive and significant influence on muzakki's decision to pay zakat through zakat institutions.

The Influence of Institutional Accountability on Muzakki's Decision to Pay Zakat Through Zakat Institutions

Based on the results of statistical analysis, the accountability of zakat institutions is positively correlated but not significant to the muzakki's decision to carry out zakat payments through zakat institutions. The results of this research are in contrast to research from Bolita and Murtani (2021) and Kabib et al. (2021) which states that the accountability of zakat institutions has a significant positive effect on muzakki's decision to pay zakat through zakat institutions. However, the results in this study support the results of research from Grahesti et al. (2023), Tarigan et al. (2022), and Daniati (2018) who stated that accountability does not have a significant influence on the muzakki's decision to carry out zakat payments through zakat institutions. Normatively muzakki will consider that accountability in zakat institutions is important, because with accountability in zakat management it will give rise to a sense of trust in muzakki to channel their zakat through institutions (Rinaldi & Devi, 2022).

However, in the context of this research, it turns out that accountability is not a factor that muzakki consider when making zakat payments through zakat institutions. According to Assa'diyah and Pramono (2019), this can happen because muzakki do not understand how accountability related to zakat management can affect the use of their funds. If muzakki do not have sufficient information about how zakat funds are used by zakat institutions, then this can reduce the influence of accountability on their decisions. Apart from that, the lack of significance between the accountability of zakat institutions and muzakki's decisions can also occur because muzakki already believe in the accountability of the zakat institutions where they distribute their zakat (Daniati, 2018). If muzakki have a high level of trust in the zakat institution they choose, muzakki are less likely to question the accountability of that institution. High trust can make muzakki feel confident that the zakat they pay will be used properly.

The Influence of Amil's Service Quality on Muzakki's Decision to Pay Zakat Through Zakat Institutions

Based on the results of statistical analysis, the quality of amil services has a significant positive effect on the muzakki's decision to carry out zakat payments through zakat institutions. The results of this research are supported by the results of previous research conducted by Yunizar and Danel (2023), Harahap et al. (2022), Ihsan and Masykuroh (2021), and Sofiyani and Kristiyono (2020) who state that service quality has a positive and significant influence on muzakki's decision to pay zakat through zakat institutions. According to Case and Fair in Yunizar and Danel (2023), good service will provide maximum satisfaction to muzakki, as this is in line with the objectives of consumer behavior theory. Thus, it is important for zakat institutions to continue to improve the quality of services so that they can provide quality services to muzakki. This is because it can

increase the trust and compliance of muzakki in making zakat payments and can attract more muzakki to pay their zakat through zakat institutions (Azhari et al., 2021).

The Influence of Income on Muzakki's Decision to Pay Zakat Through Zakat Institutions

Based on the results of statistical analysis, income has a significant positive effect on the muzakki's decision to carry out zakat payments through zakat institutions. The results in this study support research from Nadhifah (2019), Syafitri et al. (2021) and Arifin et al. (2022) which states that income has a significant positive influence on the muzakki's decision to pay zakat through zakat institutions. The higher the muzakki's income, the higher their opportunity to distribute their zakat through zakat institutions. This means that the muzakki considers income as one of the factors that influences him in making the decision to pay zakat through a zakat institution. As according to Mankiw in Hamidah (2020), Keynes's theory explains that the increase in individual consumption is influenced by current disposable income. If disposable income increases, consumption will also increase, although the increase is not commensurate with the increase in disposable income. Therefore, the higher the muzakki's income, the greater the wealth that will be subject to zakat (Amelia & Jamilah, 2022). In the context of this research, referring to the characteristics of the samples involved, the majority of respondents had incomes below Rp. 2,000,000, which means that you are not obliged to pay zakat maal because you have not reached the nishab and haul of assets that must be zakated. Meanwhile, if you refer to the report from the Central Statistics Agency, this figure is above the Poverty Line, namely IDR. 535,547 per capita per month (BPS, 2022). This means that in this research, the type of zakat distributed by the majority of respondents to zakat institutions is zakat fitrah.

CONCLUSION

This research discusses factors that can influence the muzakki's decision to carry out zakat payments through zakat institutions. Based on the results of the data analysis that has been carried out, it is concluded that the transparency of the zakat institution, the quality of the amil's services, and the muzzaki's income are proven to influence the muzakki's decision to carry out zakat payments through the zakat institution. Meanwhile, the accountability variable of the zakat institution does not have a significant influence on the muzakki's decision to carry out zakat payments through the zakat institution. However, zakat institutions need to pay attention to aspects of institutional accountability in order to produce quality and trustworthy institutional accountability reports.

The recommendations in this research are a form of policy implication for the government to continue to supervise and strengthen regulations on zakat institutions. Furthermore, zakat institutions in Indonesia need to pay attention to aspects of institutional transparency and accountability to increase muzakki's trust in zakat institutions, by actively publishing financial reports on the management of zakat funds as well as all forms of distribution activities through websites or social media owned by zakat institutions.

Amil training and certification is also an important part of the responsibility of zakat institutions to build public trust. The effort that can be made is to collaborate with LSP BAZNAS, namely Lembaga Sertifikasi Profesi which has obtained permission from Badan Nasional Sertifikasi Profesi (BNSP) which is tasked with carrying out zakat amil competency tests.

Then, for academics to get better results, it is necessary to carry out more comprehensive research by considering additional variables which are predicted to have an influence on the muzakki's decision to carry out zakat payments through zakat institutions, as well as the need to increase the number of samples to improve the quality of

the research results.

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