

Determinants of Muzakki Decisions in Choosing Zakat Payment Through Formal Institutions

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ABSTRACT

The significant gap between the potential zakat collection of Rp327.6 trillion and the actual realization of Rp22.4 trillion challenges zakat management in Indonesia. Rp61.258 trillion in zakat funds remain unrecorded in the National Zakat Report (LZN) due to informal payments through mosques, Islamic boarding schools, or directly to recipients, leading to potential dishonesty and inequality. This study aims to identify the factors influencing the decision to pay zakat through official Zakat Management Organizations (OPZ) in Indonesia, comparing urban and rural muzakki. The research employs Structural Equation Modelling - Multigroup Analysis (SEM-MGA) using SmartPLS for data analysis. The subjects are 400 muzakki in Indonesia who have paid zakat through OPZ. The research findings indicate that trust and accessibility significantly and positively impact the decision to pay zakat through OPZ for both urban and rural muzakki. However, zakat knowledge and income do not influence rural muzakki decisions but have a positive effect on urban muzakki. The regional classification moderates the impact of accessibility on the decision to pay zakat through OPZ but does not moderate the influence of trust, zakat knowledge, and income. This research provides a comparative analysis of urban and rural muzakki, offering new insights into regional differences in zakat payment behavior. The findings of this study also provide practical implications for zakat institutions and policymakers in aligning zakat programs with the Sustainable Development Goals (SDGs).

Keywords: *accessibility, organization, urban and rural comparison, zakat management trust, zakat payment.*

INTRODUCTION

Zakat is one of the solutions that has begun to receive attention as an instrument to alleviate poverty in Indonesia (Sofyan, 2018). In this context, the goal of zakat aligns with the Sustainable Development Goals (SDGs) agenda, particularly the first goal, "no poverty," which focuses on enhancing economic growth, achieving social welfare, and eradicating poverty (Iswanaji et al., 2021). Article 3 of Law No. 23 of 2011 concerning Zakat Management explicitly states the role of zakat as an instrument for poverty alleviation. Therefore, any activity or

derivative activity involving the utilization of zakat funds should be directed towards reducing poverty among the community (Puskas BAZNAS, 2023). Considering the significant role of zakat, Indonesia also has great potential in its collection.

The potential zakat in Indonesia reaches IDR 327.6 trillion, which should contribute 3.40% to the Gross Domestic Product (GDP). Utilizing this zakat potential can be a driving force to accelerate social and economic development in the community (Harahap et al., 2022). However, in reality, there is a significant

gap between the potential collection of zakat and its effective realization in Indonesia. The following is data on the realization of zakat receipts in Indonesia in recent years.

Table 1. Realization of ZIS and DSKL Receipts in Indonesia 2017-2022

Year	ZIS and DSKL (trillion IDR)	Growth (%)
2017	6,224,37	24,06
2018	8,117,60	30,42
2019	10,227,94	25,99
2020	12.429,25	21,49
2021	14,281	14,92
2022	22,430	58,90
Average		32,89%

(Source: Puskas BAZNAS Outlook Zakat Indonesia, 2023)

Based on the data from Table 1, the overall growth of Zakat, Infaq, Sadaqah (ZIS), and Other Religious Social Funds (DKSL) collection in Indonesia averaged 32.89%, with a collection reaching IDR 22.4 trillion in 2022. Although there is a positive trend indicating a significant increase, when compared to the zakat potential in 2022 of IDR 327.6 trillion, the collection realization is still relatively low, at around 6.84%, as seen in Figure 1.

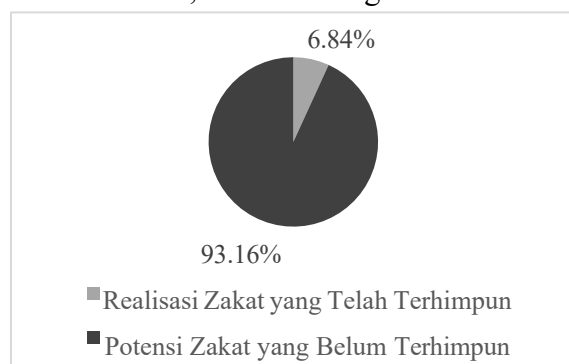


Figure 1. Realization and Potential Collection of Zakat in Indonesia 2023

(Source: Puskas BAZNAS, 2023)

In relation to this, not only is the zakat collection potential unmet, but the collection

targets are consistently unmet every year (Grahesti et al., 2023). The suboptimal management of zakat funds in Indonesia seems to stem from a problem, namely the low interest of the community in channeling their zakat to formal zakat institutions. Most people tend to pay zakat through informal institutions or directly to mustahiq (Haryono, 2023). This method does not align with the principles of justice, as it can lead to dishonesty, inequality, and chaos in zakat fund distribution. In this regard, Islam authorizes the state to manage zakat, as stated by Al-Qardhawi (2018).

To obtain empirical data related to this issue, BAZNAS, in collaboration with IPB, KNEKS, the Ministry of Religious Affairs, and BI, conducted a study on the amount of Zakat, Infaq, Sadaqah (ZIS) that is not recorded in the National Zakat

Report (LZN) because it is not collected through official Zakat Management Organizations (OPZ). The study results showed that in 2020, the amount of ZIS not officially recorded reached IDR 61.258 trillion. In comparison, in 2020, the national ZIS collection through official OPZ only reached IDR 12 trillion, equivalent to 5.02 percent of the zakat potential of IDR 239 trillion (Puskas BAZNAS, 2020).

From this data, it is evident that Zakat Management Organizations (OPZ) have not succeeded in motivating people who are obliged to pay zakat to allocate it to official zakat institutions. The decision of some people not to channel zakat through official OPZs has caused the recorded Zakat, Infaq, Sadaqah (ZIS) collection in Indonesia to be far below its potential (Puskas BAZNAS, 2018). According to Daulay et al. (2017) findings, 88% of respondents in Tembung, Medan, showed no

interest in paying or channeling zakat through BAZIS or LAZ. This is due to the community's preference to give zakat directly to mustahiq, unsatisfactory services, and lack of trust in the transparency of BAZIS/LAZ. Only about 12% of respondents were willing to pay zakat to BAZIS or LAZ because they felt they had sufficient or high income to contribute to a more organized institution.

Additionally, only 25% of the Kauman community in Yogyakarta paid zakat through official zakat institutions. Conversely, the majority preferred to pay through unofficial zakat institutions as they were more familiar and accessible. With 44% choosing unofficial zakat institutions (Mosques, Pesantren) and 27% choosing to directly pay zakat to Asnaf (Raviah, 2018). People tend to be reluctant to pay zakat through official zakat institutions due to perceptions of the institutions, such as dissatisfaction with the service system, distribution schemes deemed unproductive, and low levels of public trust (Rinaldi & Devi, 2022). This is also reinforced by the absence of appeals and guidance from local governments to pay zakat through official institutions (Fasa, 2020). Similarly, the behavior of muzakki (those who give zakat) who still think short-term, decentralized, and interpersonal influences the community's perception of zakat institutions (Alifia & Fitri, 2019).

Muzakki's decision in choosing a zakat payment pattern is influenced by several factors such as knowledge of zakat obligations, strategic location, income inequality, and low public trust in zakat institutions, as stated in previous studies (Harahap & Alfadri, 2022; Maulana, 2018; Alfian et al., 2021). Therefore, this study uses the "Consumer Decision-Making Theory," which assumes that muzakki's behavior and decisions in

choosing a zakat payment pattern are influenced by certain factors. Kotler & Armstrong (2017) stated that these elements could arise from an individual's internal factors, such as motivation, personality, perception, and beliefs, and can also be influenced by external factors, such as culture, environment, social class, public opinion, and psychology.

The challenge is that muzakki's level of trust in zakat management organizations can positively affect muzakki's decision to pay zakat through formal institutions, as stated in Alfitrah & Salman (2021) and Bahri et al. (2021). Meanwhile, Fikri & Najib (2021) argued that trust does not affect muzakki's decision to pay zakat to zakat management institutions. The positive impact of knowledge about zakat on muzakki's decisions has been proven in previous research results conducted by Ramayani et al. (2023) and Afandi et al. (2022). Conversely, a different view was expressed by Nasution (2021), who stated that knowledge does not affect muzakki's decision to pay zakat through formal institutions.

Moreover, previous findings showed that accessibility or the ease for muzakki to pay zakat through zakat institutions has a significant impact on the community's decision in choosing a zakat payment pattern (Ritonga et al., 2023; Hussain et al., 2022). Regarding income level, the community considers income size for paying zakat (Fitriani & Suprayogi, 2023). Income positively affects muzakki's decisions, according to previous research (Nugroho & Nurkhin, 2019; Syafitri et al., 2021). Income level does not affect muzakki's decision to pay zakat through formal institutions, as concluded by Madia & Rachmad (2023) and Tho'in & Marimin (2019).

From previous studies, it can be seen that using several of the same variables as previous

studies does not guarantee that the research results will be the same, which will create research gaps. Therefore, the author took several variables from previous studies where there were differences in research results, giving rise to gaps in this research, including knowledge of zakat, income level, accessibility, and the level of trust in zakat institutions. The novelty in this research is that the researcher will use Multigroup Analysis (MGA) to categorize muzakki based on their place of residence, both urban and rural, to determine the most dominant factors influencing urban and rural communities in deciding to pay zakat to formal institutions. Based on the research conducted by Yughi (2019) and Sunarsih et al. (2023), it was revealed that urban and rural communities have different preferences in choosing places to pay zakat. These factors are influenced by different characteristics, such as economic conditions, access and infrastructure, education and information levels, as well as local culture and values.

Based on the phenomena described above, interest arises in researching the decisions of muzakki regarding their preferences in choosing zakat payment patterns through OPZ institutions. Moreover, this topic is important to be studied to serve as a consideration for policymakers and OPZs in focusing on strategies that address these factors to increase zakat collection efficiency depending on their respective regions. Therefore, this research is titled “Determinants Of Muzakki Decisions In Choosing Zakat Payment Through Formal Institutions”

LITERATURE REVIEW

Decision Making Concept

Kotler & Armstrong (2017) state that consumer decision-making is a stage in solving

problems related to fulfilling needs or desires by choosing appropriate entities. In this context, decision-making in fulfilling zakat through formal institutions reflects muzakki's willingness to choose a means, place, location, institution, or body to fulfill their zakat. The right to make this decision is held by each muzakki, who decides on the zakat distribution institution they consider most trustworthy and capable of ensuring trustworthiness in management and distribution processes (Herlambang et al., 2023). Morgan & Cerullo (2000) describe decisions as the outcome of a deliberation process involving multiple options, where one option is chosen after considering and rejecting other alternative options. The decision-making indicators include cultural, social, personal, and psychological factors (Engel & Blackwell, 2017; Hoetoro, 2018).

Previous research by Hamidah & Supraptop (2020) and Amelia & Murtani (2020) suggests that factors such as religiosity, income, credibility, literacy, and transparency of zakat institutions can influence muzakki preferences in paying zakat. However, studies by Alfitrah & Salman (2021) and Afiyana et al. (2019) indicate that the levels of religiosity and literacy do not always have the same significant influence. This inconsistency highlights the need for further research to uncover factors that can affect muzakki decisions in fulfilling zakat through formal institutions.

Trust in Zakat Institution

Trust arises from repeated perceptions and experiences. Trust factors, part of psychological factors, develop through repeated perceptions and are acquired through learning and experience (Kotler & Armstrong, 2017). In the context of this research, trust in zakat

institutions is interpreted as the motivation for muzakki to channel their zakat through these institutions. This is based on the belief that these institutions have high levels of professionalism, trustworthiness, and transparency (Mochlasin, 2018). Indicators forming trust include integrity, honesty, credibility, and openness (Moorman et al., 1993; Alfitrah & Salman, 2021)

Research results by Rinaldi & Devi, 2022; Fikri & Najib, 2021; Istikhomah & Asrori, 2019; and Aisyah & Sutejo, 2020) indicate a positive significance of trust's influence on decisions. However, contrary studies suggest that trust negatively impacts muzakki decisions in choosing patterns of zakat payment through formal institutions (Anita, 2021; Safitri & Suryaningsih, 2021).

Zakat Knowledge

Knowledge represents the ability to comprehend ideas and facts through comparison, interpretation, and expression of main ideas (Rahman, 2020). In this context, knowledge refers to understanding of zakat, including nishab, haul, types of zakat, zakat calculation, and distribution locations (Santoso & Agustino, 2018). Indicators forming zakat knowledge include understanding, comprehensiveness, analysis, and application (Amelia & Murtani, 2020; Suryani, 2008).

The low understanding of the obligation to pay zakat in Islam results in zakat implementation heavily depending on each individual, as everyone has varying levels of knowledge influencing their behaviors (Darmawan & Arafah, 2020). This is consistent with studies by Afandi et al. (2022), Rosalinda et al. (2021), Amri & Marwiyati (2019), and Maulidina & Solekah (2020). In contrast, research by Aisyah & Sutejo (2020), Suryani &

Fitriani (2022) and Pertiwi (2020) found that zakat knowledge does not significantly affect muzakki decisions to fulfill zakat through formal institutions.

Income Level

Income is the reward for services rendered or the total wealth obtained over a certain period and is fixed. Income allows a person to meet needs through spending or buying and selling activities (Hartono, 2023). Obligations to pay zakat on income are mainly related to agricultural produce, mining products, and earnings from free work such as salaries, wages, honoraria, and income from various types of businesses and other jobs (Cahyani, 2020). The income level indicators include monthly income, type of work, spending plans, and expenditure burdens

There is a positive and significant influence of income on muzakki's decision to pay zakat through formal institutions (Fitri, 2022). Individuals with high incomes may have more options in determining how they distribute zakat, whether through formal institutions, informal institutions, or directly to mustahiq. This research result is supported by studies conducted by Salmawati & Fitri (2018); Kartika (2020); and Pristi & Setiawan (2019). Contrary to studies conducted by Utami et al. (2021) and Mufitasari (2019), it was found that income does not have a significant effect on muzakki's decision to pay zakat through formal institutions.

Accessibility

Accessibility refers to the condition that reflects how easily a service or information can be reached or found. In the context of consumer services, accessibility includes behaviors and ease related to the service, including aspects of

time, cost, and effort required to move between locations or regions within a system (Rumondang et al., 2020). The accessibility indicators include ease of access, ease of payment process, and ease of information (Harahap et al., 2022).

Adequate accessibility conditions allow muzakki greater flexibility in determining zakat payment patterns according to their preferences and personal needs. These findings align with previous studies conducted by Fauzie (2023); Adriani et al. (2023); Darma et al. (2017); an Safitri & Suryaningsih (2021) d. However, contrasting with the results of Bastomi (2018) research, it was stated that accessibility has a negative influence on muzakki's decision in determining zakat payment patterns.

METHODOLOGY

The research method used in this study employed a quantitative approach with a descriptive research design and causality. The population studied consists of muzakki in urban and rural areas in Indonesia who have previously fulfilled their zakat through formal institutions. Data collection utilized a questionnaire and literature review. The questionnaire for this research was conducted using Google Forms distributed via social media platforms such as Instagram, Twitter, WhatsApp, Telegram, and others.

The data analysis technique employed Structural Equation Modeling- Multigroup Analysis (SEM-MGA). The sampling method utilized proportional stratified random sampling, yielding 400 samples/respondents, with 202 respondents from urban areas and 198 from rural areas. SmartPLS for Windows software was used as the tool to analyze SEM-MGA data. The steps undertaken in this study are as follows:

1. Evaluation of the Reflective Measurement Model (Outer Model) Indicator Reliability Test; Internal Consistency Reliability Test; and Convergent Validity.
2. Discriminant Validity Test Structural Model Evaluation (Inner Model) R-Square Analysis (R2); Multicollinearity Analysis; F- Square Analysis (F2); Q-Square Analysis (Q2); Goodness of Fit
3. Hypothesis Testing PLS-SEM Bootstrapping and PLS- MGA Bootstrapping

RESULTS AND DISCUSSION

Convergent Validity Test

The purpose of this test is to evaluate the credibility of the research instrument for measuring the specified variables. The convergent validity test can be conducted using the Average Variance Extracted (AVE), which should be equal to or greater than 0.5.

Table 2. Convergent Validity Output on Complete Group

Variable	Indicator	Output		
X1	AVE		0.847	Acc.
	Loading	X1.10	0.913	Acc.
	Factor		0.913	Acc.
X2	AVE		0.774	Acc.
	Loading	X2.2	0.871	Acc.
	Factor			
		X2.4	0.852	Acc.
		X2.6	0.893	Acc.
X3		X2.8	0.903	Acc.
	AVE		0.882	Acc.
	Loading	X3.2	0.913	Acc.
	Factor			
		X3.3	0.906	Acc.
		X3.5	0.900	Acc.

X4	AVE		0,841	Acc.
	Loading Factor	X4.1	0.901	Acc.
		X4.2	0.931	Acc.
		X4.3	0.917	Acc.
		X4.5	0.898	Acc.
		X4.6	0.937	Acc.
Y	AVE		0.882	Acc.
	Loading Factor	Y1	0.956	Acc.
		Y2	0.944	Acc.
		Y5	0.938	Acc.
		Y6	0.948	Acc.
		Y7	0.908	Acc.

(Sources: Testing Output with SmartPLS)

Table 3. Convergent Validity Output on Rural Group

Variable	Indicator	Output		
X1	AVE		0.875	Acc.
	Loading Factor	X1.1	0.953	Acc.
		X1.6	0.938	Acc.
		X1.8	0.916	Acc.
X2	Loading Factor	X1.10	0.934	Acc.
		X2.2	0.821	Acc.
		X2.2	0.899	Acc.
		X2.4	0.883	Acc.
		X2.6	0.921	Acc.
X3	Loading Factor	X2.8	0.922	Acc.
		X3.2	0.863	Acc.
		X3.2	0.934	Acc.
		X3.3	0.928	Acc.
X4	Loading Factor	X3.5	0.925	Acc.
		X4.2	0.853	Acc.
		X4.2	0.932	Acc.
		X4.2	0.910	Acc.
		X4.3	0.922	Acc.
		X4.5	0.936	Acc.
X4	Loading Factor	X4.6	0.897	Acc.

Y	AVE	Y1	0.963	Acc.
	Loading Factor	Y2	0.954	Acc.
		Y5	0.944	Acc.
		Y6	0.962	Acc.
		Y7	0.913	Acc.

(Sources: Testing Output with SmartPLS)

Table 4. Convergent Validity Output on Urban Group

Variable	Indicator	Output		
X1	AVE		0.525	Acc.
	Loading Factor	X1.10	0.682	Acc.
X2	Loading Factor	X2.2	0.492	Acc.
		X2.4	0.679	Acc.
		X2.6	0.678	Acc.
		X2.8	0.707	Acc.
X3	Loading Factor	X3.2	0.742	Acc.
		X3.2	0.490	Acc.
		X3.2	0.714	Acc.
X4	Loading Factor	X3.5	0.669	Acc.
		X4.1	0.716	Acc.
		X4.1	0.515	Acc.
		X4.1	0.610	Acc.
		X4.2	0.777	Acc.
		X4.3	0.733	Acc.
Y	Loading Factor	X4.5	0.652	Acc.
		X4.6	0.799	Acc.
		Y1	0.524	Acc.
		Y1	0.744	Acc.
		Y2	0.727	Acc.
		Y5	0.731	Acc.
		Y6	0.706	Acc.
Y	Loading Factor	Y7	0.711	Acc.

(Sources: Testing Output with SmartPLS)

Discriminant Validity Test

If the square root of AVE for each latent variable is greater than its correlation with other latent variables, then the variable is considered to have acceptable discriminant validity (Kock & Lynn, 2012). The results are as follows:

Table 5. Fornell-Loacker Criterion Values

	Acc.	Trusr	Dec.	Inc.	Kno.
Acc.	0.917			0.917	
Trust					
Dec.	0.731	0.920		0.731	0.920
Inc.	0.846	0.759	0.939	0.846	0.759
Kno.	0.704	0.750	0.698	0.704	0.750

(Sources: Testing Output with SmartPLS)

Table 6. Reliability Test on Complete Group

	Cronbach's Alpha	Composite Reliability
Trust	0.940	0.957
Knowledge of Zakat	0.903	0.932
Income	0.892	0.933
Accessibility	0.953	0.964
Decision	0.966	0.974

(Sources: Testing Output with SmartPLS)

Table 7. Variance Inflation Factor (VIF) on Complete Group

Complete Group	VIF
Trust	3.23
Knowledge of Zakat	2.33
Income	2.82
Accessibility	2.46
Rural	
Trust	2.80
Knowledge of Zakat	2.04
Income	2.46
Accessibility	2.08
Urban	
Trust	1,80
Knowledge of Zakat	1,79
Income	1.54
Accessibility	1.39

(Sources: Testing Output with SmartPLS)

The study results indicate that each variable has reliability, with each Composite Reliability value above 0.70. According to Portney & Watkins (2009) reliability is considered poor if below 0.5, acceptable if above 0.5, and good if above 0.75. The testing results show that all variables have adequate reliability.

The criteria used to evaluate multicollinearity is based on the Variance Inflation Factor (VIF). According to Ghazali (2018), if the VIF value is less than 10, the model is considered to be free from multicollinearity.

Based on table 7, it can be concluded that the VIF values for each variable in all three groups are below 10. Therefore, it can be stated that the model shows no signs of multicollinearity. Regarding the output of the PLS-SEM model, both in the outer model and inner model, it has passed the testing stages and is considered robust.

Table 8. R-Square Value (R2)

	R-Square	R-Square Adjusted
Muzakki's Decision	0.764	0.762

(Sources: Testing Output with SmartPLS)

Table 9. F-Square Value (F2)

	Decision
Trust	0.07
Knowledge of Zakat	0.01
Income	0.00
Accessibility	0.61

(Sources: Testing Output with SmartPLS)

The R-Square test aims to measure the proportion of variance in the dependent variable explained by the independent variables. R-Square values of 0.75, 0.50, and 0.25, respectively, indicate strong, moderate, and weak models. In the Complete Group, the R-Square value of 0.764 falls within the category of a very good and strong model.

The F-Square test assesses the predictor level of latent variables in a model. Values of 0.02, 0.15, and 0.35 indicate small/poor, moderate, and large/good model sizes, respectively. Based on the F-Square outputs presented in the three tables above, it can be concluded that the Accessibility variable exhibits a very strong influence, with values for the complete group, rural, and urban contexts being 0.60, 0.50, and 0.23, respectively. This suggests that the Accessibility variable serves as a highly effective predictor of latent variables in the model. The Q-Square (Q²) test, which aims to evaluate how well the observed values generated by the model and its parameter estimates fit, follows. A Q-square value greater than 0 indicates high predictive relevance, whereas a lower Q-square value indicates lower predictive relevance. The formula to calculate Q-square is as follows:

$$Q^2 = 1 - (1 - R_{12})(1 - R_{22})$$

$$Q^2 = 1 - (1 - R_2)$$

$$= 1 - (1 - 0.764)$$

$$= 1 - 0.236 = 0.764$$

As shown by the calculation above, a Q-square value exceeding zero (0), such as 0.764, indicates good predictive relevance.

Testing and Discussion of the Research Hypothesis

In this study, the confidence level used was 95% with a margin of error (α) of 5% or 0.05. Therefore, the critical t-table value used is 1.96.

Table 10. Path Coefficient Hypothesis Output on Complete Group

Hypothesis	T statistic	P-Value	Sig.
KP → KT H1	3.319	0.001	Sig.
PN → KT H2	1.764	0.078	No Sig.
PD → KT H3	0.884	0.377	No Sig.

AK → KT H4	10.435	0.000	Sig.
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(Sources: Testing Output with SmartPLS)

Table 11. Path Coefficient Hypothesis Output on Rural Group

Hypothesis	T statistic	P-Value	Sig.
KP → KT H1a	2.635	0.009	Sig.
PN → KT H2a	1.413	0.158	No Sig.
PD → KT H3a	0.435	0.664	No Sig.
AK → KT H4a	8.534	0.000	Sig.

(Sources: Testing Output with SmartPLS)

Table 12. Path Coefficient Hypothesis Output on Urban Group

Hypothesis	T statistic	P-Value	Sig.
KP → KT H1b	3.523	0.000	Sig.
PN → KT H2b	3.355	0.001	Sig.
PD → KT H3b	1.976	0.049	Sig.
AK → KT H4b	6.450	0.000	Sig.

(Sources: Testing Output with SmartPLS)

The variable of trust has a positive influence on muzakki's decisions in choosing the pattern of zakat payment through formal institutions. The results indicate significance at a 5% alpha level with p-values < 0.05, suggesting that the following hypothesis can be accepted. Studies by Fahmi & Mukhlis (2018) and Nurhayati & Waluyo (2022) demonstrate that trust is a key factor in zakat payment decisions. The highest indicator in the trust variable in this study is muzakki's belief that zakat institutions will distribute zakat funds fairly and responsibly. In rural areas, access to information and alternative services is more limited compared to urban areas (Yusri et al., 2022). The hypothesis testing result shows that muzakki in urban groups also show similar results to other groups. This finding is consistent with previous literature stating that trust is an important factor in muzakki's decision to interact with zakat institutions (Aisyah & Sutejo, 2020; Kasri &

Yuniar, 2021). Therefore, high levels of trust in zakat institutions can encourage active participation of muzakki in rural and urban areas in fulfilling zakat obligations.

Based on the path coefficients from the complete group, it is observed that the zakat knowledge variable does not influence muzakki's decision to pay zakat through formal institutions. This is indicated by the significance level at a 5% alpha, where the p-values > 0.05 . Therefore, the hypothesis that is not accepted is H2. This finding is consistent with Nasution et al. (2021) who also found that zakat knowledge does not significantly influence muzakki's decisions. However, this study differs from the findings of Ramayani et al. (2023), who found that zakat knowledge significantly affects muzakki's decisions. The highest indicator in the zakat knowledge variable pertains to respondents' knowledge of procedures for paying zakat. Furthermore, hypothesis testing H2a shows that the sample tested on muzakki in rural areas also yielded similar results, where zakat knowledge among muzakki in rural areas does not significantly influence their decision to pay zakat through formal institutions. Many rural areas still face challenges in achieving equitable development through education, especially in rural areas with limited access to educational facilities and infrastructure (Zulaikah et al., 2024). In contrast, the urban group significantly influences their decision to pay zakat through formal institutions. In some urban areas, access to information and education is usually better compared to rural areas (Ayuningtyas, 2021).

The path coefficients from the complete group indicate that the income variable does not influence muzakki's decision to pay zakat through formal institutions. This is evidenced by the significance level at a 5% alpha, where the p-

values > 0.05 . Thus, hypothesis H3 is rejected. In this study, the highest indicator in the income variable pertains to muzakki stating that they allocate a portion of their income as an essential part of their expenditure. Furthermore, the results of hypothesis testing H1a show that the sample tested on muzakki in rural areas also yielded similar significant results, indicating that income increase does not affect muzakki's decision in rural areas to pay zakat through formal institutions. In rural areas, income is often seasonal and unstable due to dependence on agriculture and seasonal economic activities (Syafuruddin & Darwis, 2021). This study aligns with research conducted by Madia & Rachmad (2023) and Tho'in & Marimin (2019), affirming that income does not significantly influence muzakki's decision to give zakat. In contrast, the urban group shows positive and significant results regarding the decision to pay zakat through formal institutions. Rizani et al. (2023) mention that higher income can also reflect better economic stability, making them more prepared to invest in well-structured institutions.

The path coefficients from the complete group indicate that the accessibility variable has a positive influence on muzakki's decision to choose formal institutions for zakat payment. This is supported by the significance level at a 5% alpha, where the p-values < 0.05 . Therefore, hypothesis Ha can be accepted. This finding aligns with Ritonga et al. (2023), who found that accessibility is a crucial factor in muzakki's decision to opt for formal institutions for zakat payment. The highest indicator in the accessibility variable is the ease of zakat payment process at OPZ, which is straightforward. Furthermore, the results of hypothesis testing H4a show that the sample tested on muzakki in rural areas also yielded similar significant results.

Similarly, the results of hypothesis testing H4b show that the sample tested on muzakki in urban areas also showed similar significant results.

The next step is to analyze the path coefficient results in the PLS-MGA stage. PLS-MGA employs a one-tailed test, where the p-values indicate whether the path coefficient is significantly larger in the first group (rural areas) compared to the second group (urban areas). The analysis results show that only the relationship between accessibility and decision-making exhibits a significant p-value ($p < 0.05$). This means that the influence of accessibility on muzakki decisions is more significant in rural areas compared to urban areas in this research context.

Table 13. Multigroup Analysis Comparison Test Results

PLS-MGA		
	Path Coefficient	P-Value
Trust	-0.035	0.752
Knowledge of Zakat	-0.143	0.116
Income	-0.079	0.434
Accessibility	0.214	0.022

(Source: Processing Results of SmartPLS)

Accessibility is more significant in rural areas compared to urban areas, with accessibility being the variable with the highest value compared to other variables. In other words, the classification differences between regions do not moderate the influence of trust, zakat knowledge, and income on muzakki decisions to fulfill zakat through formal institutions. However regional classification differences can moderate the impact of accessibility on muzakki decisions to fulfill zakat through formal institutions.

CONCLUSION

Muzzaki exhibit a high level of trust, indicating a strong belief in formal institutions as reliable channels for zakat payment. Zakat knowledge among muzakki is also high, demonstrating a deep and comprehensive understanding of zakat concepts in Islam. However, this knowledge does not significantly influence muzakki decisions to use formal institutions for zakat payment. The income level of muzakki falls into the high category, meaning that the majority of respondents have good income. However, this does not significantly influence muzakki decisions to pay zakat through formal institutions. Accessibility level is moderate, indicating that respondents have sufficient access to pay zakat through formal institutions. Decision-making is moderate, meaning respondents weigh between paying zakat through formal or informal institutions. Furthermore, trust has a positive influence on the decision to pay zakat through formal institutions, both for muzakki from urban, rural, and overall areas. Zakat knowledge does not influence the muzakki group overall, nor those in rural areas. Income does not influence the muzakki group overall, nor those in rural areas. Accessibility has a positive and significant effect on the decision of muzakki to pay zakat through formal institutions. Regional classification differences do not moderate the influence of trust, zakat knowledge, and income on muzakki decisions to pay zakat through formal institutions. However, regional classification differences can moderate the influence of accessibility on muzakki decisions to pay zakat through formal institutions.

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