

# The impact knowledge of zakat, trust, and religiosity the decision-making civil servants (PNS) in paying professional zakat through the payroll system at Madrasah Aliyah in Palembang

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## Abstract

This research is motivated by the fact that Madrasah Aliyah Negeri Palembang city has implemented professional zakat payment to BAZNAS South Sumatra Province through the payroll system every month by 2.5%. This study aims to determine whether zakat knowledge, religiosity and trust partially and simultaneously affect the decision of Civil Servants to pay professional zakat through the payroll system at Madrasah Aliyah Negeri Palembang. The information collection method used in this study used a questionnaire with a Likert scale. The population used in this study was 67 people, using saturated sampling techniques. Based on the results of the t test, it shows that the zakat knowledge variable has no effect on the decision of Civil Servants to pay professional zakat through the financial system at Madrasah Aliyah Negeri Palembang city. At Madrasah Aliyah Negeri Palembang, the variables of religiosity and trust have a favorable and significant impact on civil personnel' decision to pay professional zakat through the financial system. Then, based on the results of the F test, the variables of zakat knowledge, religiosity and trust simultaneously affect the decision of civil servants to pay professional zakat through the financial system at Madrasah Aliyah Negeri Palembang.

**Kata Kunci :** *Zakat knowledge, religiosity, trust, decision to pay zakat, professional zakat*

## Introduction

Zakat is one of the religious foundations that must be performed. In the Qur'an there are many verses that command and encourage us to pay zakat. Among them are the words of Allah SWT. in QS 19 as follows: *وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ*

This verse explains that the pious are always obedient in carrying out the teachings of Allah, and they also realize that in the wealth they have there are actually

rights that must be issued, either in the form of zakat or alms for the poor who ask for it and the poor who do not raise their hands to beg others.

Zakat is a mechanism that controls balance and stability in the dynamics of society, both economically and socially. Zakat also serves to maintain the stability of the relationship between the rich and the poor, and serves as a link of human worship to its creator Allah SWT. Zakat fosters an

Islamic personality character in every muzakki zakat giver because they care about giving zakat and helping the poor.

Zakat also fosters a spirit of togetherness and brotherhood in the mustahik recipient of zakat because he feels not alone and neglected, but there are still other people who care and pay attention to him. Wahbah az Zuhaili mentions there are three wisdoms of zakat, including 1 protecting and maintaining property from criminal acts, 2 is a help for the poor and people who need help and 3 purify the soul from the disease of miserliness which is human nature.

The Indonesian government established the National Amil Zakat Agency BAZNAS in accordance with Law No.23 of 2011 on Zakat Management. BAZNAS is an official non-structural government institution authorized to manage, collect, and distribute zakat funds in accordance with Islamic law (Kasmir, 2014 Lidyah et al., 2020 Maulana et al., 2019). As an official government institution, BAZNAS has the right to manage zakat funds which aim to help the state in alleviating poverty. And in Presidential Instruction no.3 of 2014 concerning the optimization of zakat

collection encourages regional BAZNAS to optimize zakat collection in Regional Apparatus Organizations, BUMD and BUMN.

According to Yusuf al Qardhawi, the main purpose of zakat is to solve a number of crucial problems faced by society, such as poverty, unemployment, natural disasters, debt, and income inequality. The zakat-based solution approach can be done based on the position of zakat in religious teachings with a socio-economic dimension. The zakat distribution system can be the answer to overcome these problems, so that the burden on society can be minimized.

From an economic perspective, zakat is an economic instrument that has enormous potential. A number of studies and researches have tried to reveal how much zakat potential is actually owned by the Indonesian people. Director of Distribution and Utilization of BAZNAS Irfan Syauqi Beik said that the potential of zakat is very large, reaching Rp 233.8 trillion. Especially the potential of professional zakat.

The National Amil Zakat Agency BAZNAS South Sumatra assesses the

potential for zakat that can be obtained from Bumi Sriwijaya to reach Rp 2.3 trillion. However, this potential is still difficult to realize, especially from among the State Civil Apparatus or ASN. Vice chairman IV of BAZNAS SUMSEL Teguh Sobri said, for zakat among ASN has actually been running for quite a long time, even since 2002 in addition to zakat from individuals. He explained that the realization of zakat collection from all levels of BAZNAS regencies and cities in South Sumatra reached around Rp 40 billion, even though the potential that could be collected reached Rp 2.3 trillion. However, Teguh said, this amount was not only from ASN, but also from traders, entrepreneurs, plantations and mining and other private parties. As for the collection of zakat from the BAZNAS SUMSEL level itself, the amount reached around Rp 2 billion last year, he said. Every year, the average acquisition of this zakat always increases in the range of 15-16 percent. Therefore, his party supports the discourse of deducting zakat directly from ASN salaries. This means that what is done strengthens the existing rules. According to him, the obstacles in collecting zakat are first, there are still many

people who do not know about the assets that must be zakaah. Then the second is that they lack trust in a number of existing zakat collection institutions. This is what makes the potential of existing zakat difficult to realize, he said.

In collecting zakat funds, Badan Amil Zakat and Lembaga Amil Zakat have several collection and distribution programs.

## **RESEARCH METHODS**

### **A. Scope of Research**

This research is about the influence of zakat knowledge, religiosity and trust on the decision of civil servants in paying professional zakat through the payroll system at Madrasah Aliyah Negeri MAN Palembang.

### **B. Populations and Samples**

#### **1. Population**

A population is a broad category of subject objects with certain attributes and characteristics that researchers analyze and then draw conclusions from. As a result, the population includes not only humans but also items and natural objects. Population also encompasses all of the qualities or properties possessed by the topic or object, rather than just the number of things

researched. This study's population consisted of 67 civil servants from Madrasah Aliyah Negeri Palembang who were registered as muzakki..

## 2. Sample

Population units include samples. The sample is a subset of the population in terms of size and composition. The conclusion will be applicable to the population based on what is learned from the sample. As a result, the population sample must be truly representative (representing).

In this study, researchers used samples with saturated sampling techniques. Saturated sampling is a sampling technique when all members of the population are used as samples. This study uses a population of civil servants in the Palembang city MAN State Aliyah Madrasah which has 67 muzakki.

## C. Types and Sources of Data

### 1. Type of Data

The research method used in this study is quantitative research. Quantitative research is a type of research that yields results that can be sought or obtained through statistical procedures or other methods of

quantitative measurement. According to Kasiram in Wiratna, quantitative research is a method of gaining knowledge that employs numerical data as a tool for analyzing information about what you want to know.

### 2. Source of Data

#### a. Primary Data

Preliminary information is a source of research data obtained directly from the original source. Initial information can take the form of subject people's opinions in groups of people, observations of objects, events, or activities, and test results. In this study, researchers directly asked for information to employees at Madrasah Aliyah Negeri MAN Palembang city who paid and who did not pay professional zakat through one of the employees at the agency. In addition, the researcher also conducted a direct interview with one of the employees, namely the head of the UPZ section to explore information about the procedure for paying professional zakat at Madrasah Aliyah Negeri MAN Palembang city. In addition, the author also obtained information from employees by distributing questionnaires that had been provided by

the researcher. The questionnaire was designed using Likert Scale.

#### b. Secondary Data

Secondary data is information derived from records, books, and magazines, such as company financial reports, articles, books as theory, magazines, and so on.

This study's secondary data came from books, journals, and other sources.

### **D. Data Collection Technique**

There are several techniques used to collect information in this study, which are as follows

#### 1. Questionnaire

In this study, the following techniques were used to collect information: The authors of this study gathered data by distributing questionnaires to respondents. Civil servants from Madrasah Aliyah Negeri (MAN) Palembang participated in this study.

#### 2. Interview

Interviews are used as an information gathering technique when conducting a preliminary study to identify problems that need to be researched, as well as when the researcher wants to learn more in-depth information from respondents and the

number of respondents is limited. Interviews can be structured or unstructured, and they can take place in person or over the phone. Structured interview techniques were used in the author's activities. Information collectors have prepared research instruments in the form of written questions with alternative answers for structured interviews. In Madrasah Aliyah Negeri (MAN) Palembang, researchers conducted interviews on the systematics and issues surrounding the payment of professional zakat through the payroll system.

### **E. Operational Variable**

The variables used are dependent variables and independent variables, based on the relationship between one variable and another. Free independent variables are those that influence, explain, or cause changes or the emergence of dependent variables. The dependent variable is one that is influenced or explained by other variables but cannot be influenced by them.

1. Independent variables are zakat knowledge, religiosity and trust.
2. The decision to pay professional zakat is the dependent variable.

### **F. Research Instruments**

### 1. Validity Test

A questionnaire is said to be valid, according to Ghozali, if the questions on it can reveal something that will be measured by the questionnaire. In this study, the validity test was used to determine the validity of the questionnaire. Validity indicates the extent to which a measuring instrument's accuracy and accuracy in performing its measuring instrument function. The test has two sides and a significance level of 0.05. If  $r_{count} > r_{table}$ , the instrument or statement items are significantly correlated to the total score (declared valid); otherwise, it is declared invalid.

### 2. Reliability Test

Widjaja and Sandjaja define reliability as "the degree to which a measuring instrument can be trusted and relied upon." The reliability test is used to assess a measuring instrument's stability and consistency; the more consistent the results obtained, the higher the measuring instrument's reliability. The purpose of the reliability test is to evaluate the measure's stability and the consistency of the respondents' responses to the questionnaire, so that if given repeatedly,

they will yield consistent results. If the Alpha coefficient is greater than 60 or 0.6, the questionnaire is reliable.

### G. Data Analysis Technique

#### 1. Classical Assumption Test

##### a. Normality Test

A normality test determines whether or not the distribution of information to be analyzed in research is normal. The normality test of information is needed to prove whether the variables of the information obtained are typical or not. This normality test is used to quantify data on a ratio, ratio, or ordinal scale. The Kolmogrov Smirnov test, a normality test, was one of the methods used in this study. The provisions for testing the test's significance, the highest calculated F value compared to the Kolmogrov Smirnov table value.

1) If the largest  $F_t - F_s$  value is less than the value in the Kolmogrov Smirnov table,  $H_0$  is accepted.  $H_1$  is not accepted.

2) If the greatest  $[F_t - F_s]$  value exceeds the Kolmogrov-Smirnov table value,  $H_0$  is rejected;  $H_1$  is accepted.

Kolmogrov Smirnov hypothesis:

- 1)  $H_0$ : The population of statistical test scores is normally distributed.
- 2)  $H_1$  : Statistics test results are not normally distributed in the population.

#### b. Multicollinearity Test

Ghozali's multicollinearity test is used to determine whether the regression discovered a correlation between the independent variables. The resilience value and the VIF value of the fluctuation count are used to calculate the regression demonstration used to detect multicollinearity. The resilience of 0.10 or VIF 10 indicates that no multicollinearity exists.

#### c. Heteroscedasticity Test

According to Ghozali, the hetetokedastisitas test is used to determine whether there is a variance inequality between the residuals of one observation and the residuals of another in a regression. There is no heteroscedasticity in the regression model if the significance level is greater than 0.05.

#### d. Linearity Test

This test is used to determine whether it is proven to be linear or not, in this case using the Ramsey demonstration, which assumes that the correct method is a

linear equation so that the null hypothesis states that it is linear. The principle of this demonstration is to compare the calculated F value of the new equation with the F table value with df, m, n k.

#### 2. Multiple Straight Regression Analysis

A linear relationship between two or more dependent variables and independent variables is defined as multiple linear regression analysis. The purpose of multiple linear regression analysis is to determine the effect or relationship between the independent and dependent variables. The formula for multiple linear regression:

Description:

$Y$  = Decision to pay professional zakat

$a$  = constant

$b_1, b_2, b_3$  = Multiple correlation coefficient

$X_1$  = Knowledge about zakat

$X_2$  = Religiousness

$X_3$  = Trust

$e$  = confounding error

#### 3. Hypothesis Validation

##### a. T test (partial testing)

This test determines whether the independent variable regression model has

a partial effect on the dependent variable. The t test is used as follows:

- 1) If the probability value (Sig.) is 0.05, it indicates that the independent variable's partial effect on the dependent variable is significant.
- 2) If the probability value (Sig.) is greater than 0.05, it indicates that the independent variable's partial effect on the dependent variable is not significant.

b. F Test (Simultaneous Testing)

The F test is used to see if the independent variables have a significant effect on the dependent variable and if the regression model can predict the independent variable. The F test results can be found in the anova table in the sig column alongside the criteria:

- 1) If the probability value  $< 0.05$ , it can be said that there is a significant influence together between the independent variables on the dependent variable.
- 2) If the probability value  $> 0.05$ , then there is no significant influence together between the independent variables on the dependent variable.

**Table 4.1**

c. Determination Test Coefficient (R<sup>2</sup>)

The coefficient of determination measures the ability to explain the variation in the dependent variable. The coefficient of determination ranges between 0 and 1. A low R<sup>2</sup> value indicates that the independent variables' ability to explain the dependent variable is very limited. A close to one value indicates that the independent variables provide nearly all of the information required to predict the variation in the dependent variable.

**RESEARCH RESULTS AND DISCUSSION**

**A. Respondent Characteristics**

Before conducting the analysis, the author will first explain the information of the respondents used as a sample taken from civil servants in Madrasah Aliyah Negeri MAN Palembang as follows:

1. Gender of Respondents

The information regarding the gender of respondents of civil servants in Madrasah Negeri Aliyah MAN Palembang city as follows:



## Gender of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Boy	18	26.9	26.9	26.9
Girl	49	73.1	73.1	100.0
Total	67	100.0	100.0	

Source: 2020 primary data processing

According to the data in table 4.1 above, the gender of civil servants in the Public Aliyah Madrasah (MAN) Palembang city is female, with 49 people responding. The remaining male respondents number up to 18 people. This demonstrates that the majority of the civil servants surveyed at Madrasah Aliyah Negeri (MAN) Palembang were female.

### 1. Knowledge of Zakat

Information in the table above shows that for the zakat knowledge variable, question 1 zakat knowledge, 40.3 respondents strongly agreed that before deciding to give zakat they understood professional zakat, 50.7 agreed, while the remaining 9 respondents stated neutral.

### 2. Religiosity

The information in the table above shows that for the religiosity variable, religiosity question point 1, 74.6 respondents strongly agree that paying zakat is a Muslim obligation, while 22.4 agree, 1.5 are neutral

and 1.5 strongly disagree. On religiosity question point 2, 68.7 respondents strongly agree that if they are not aware of paying zakat, they will not fulfill the pillars of Islam, while 26.9 agree and 4.5 are neutral. On religiosity question point 3, 55.2 respondents strongly agreed that they are afraid if they violate the command of professional zakat in religious teachings, 32.8 agreed, while 10.4 stated neutral and 1.5 strongly disagreed.

### 3. Trust

The information in the table above shows that for the trust variable, trust question item 1, 38.8 respondents strongly agreed that they believe that BAZNAS of South Sumatra Province can fulfill its promise to distribute the funds that have been collected to mustahik zakat recipients, 52.2 agreed, while 7.5 stated neutral and 1.5 stated disagree. On trust question 2, 52.2 respondents strongly agreed that they never had a bad experience donating at

BAZNAS South Sumatra Province because the information provided was always accurate, 34.3 agreed, while 10.4 stated neutral and 1.5 stated disagree, 1.5 stated strongly disagree. In trust question 3, 35.8 respondents strongly agreed by believing that BAZNAS South Sumatra Province provides consultation services to muzakki and the wider community, 47.8 agreed, while 14.9 stated neutral and 1.5 stated disagree (Maya Panorama, 2023; Prof. Rina Antasari, 2022; Qodariah Barkah dan Arne, 2022).

In trust question item 4, 31.3 respondents strongly agreed by believing that BAZNAS of South Sumatra Province respects all parties, 50.7 agreed, while 16.4 stated neutral and 1.5 strongly disagreed. In trust question item 5, 31.3 respondents strongly agreed by believing that the Provincial BAZNAS management report was carried out transparently, 49.3 stated that they agreed, while 16.4 stated that they were neutral and 3 stated that they disagreed. In trust question item 6, 32.8 respondents strongly agreed by believing that the management of zakat of BAZNAS of South Sumatra Province is managed openly and transparently to the wider community,

especially to muzakki, 46.3 agreed, while 19.4 stated neutral and 1.5 stated disagree.

#### 4. Decision

The information in the table above shows that for the decision variable, decision question point 1, 67.2 respondents strongly agreed that they pay professional zakat regularly through monthly salary deduction, 26.9 agreed, while 4.5 stated neutral and 1.5 strongly disagreed. On decision question item 2, 52.2 respondents strongly agreed that they pay professional zakat due to urgent need, 37.3 agreed, while 9 people stated neutral and 1.5 strongly disagreed. On decision question item 3, 53.7 respondents strongly agreed that the professional zakat offered by BAZNAS provides benefits to the muzakki community, 38.8 agreed, while 6 stated neutral and 1.5 strongly disagreed.

On decision question item 4, 35.8 respondents strongly agree that they intend to pay professional zakat in the future because they are satisfied with the previous professional zakat payment transaction, 49.3 agree, while 13.4 are neutral and 1.5 strongly disagree. In decision question item 5, 50.7 respondents strongly agreed that paying professional zakat in the future is a

very good idea, 40.3 agreed, while 6 expressed neutral and 1.5 disagreed, 1.5 strongly disagreed.

**B. Instrument Validity and Reliability Test**

The authors used SPSS analysis to evaluate the instrument's validity and reliability.

1. Validity Test

A significance test is used to assess the level of validity, which is done by comparing the

2. Reliability Test

**Table 4.7**

**Instrument Reliability Test Results**

Variables	Reliability CoefficientCronbach Alpha	Description
Zakat Knowledge 9 question items	0.773	Reliable
Religiosity 9 question items	0.884	Reliable
Trust 6 question items	0.929	Reliable
Decision 5 question items	0.812	Reliable

Source: : 2020 primary data processing

Table 4.7 shows that each variable has a Cronbach Alpha greater than 0.60. As a result, the variables (zakat knowledge, religiosity, trust, and decision) can be considered reliable.

**C. Data Analysis Results**

1. Classical Assumption Test

a. The Normality Test

The normality test is a test used to determine whether the distribution of data in a group of data or variables is normally distributed or not. The Kolmogrov-Smirnov

value of rcount with rtable. In this case, the degree of flexibility is  $df = n - k$ , where n is the number of samples and k is the number of constructs. In this case, the df can be calculated as  $67 - 2$  or  $df = 65$  with alpha 0.05, yielding rtable 0.2027. If the rcount for each question thing in the rectified thing address column adds up to a relationship greater than rtable and the r value is positive, the question thing is said to be substantial.

method is used to conduct the test. The largest value  $[F_t - F_s]$  of the test significance criteria is less than the Kolmogrov-Smirnov table value. It is considered normal if  $Asymp. Sig. > 0,05$

- 1) If the largest  $[F_t - F_s]$  value is less than the Kolmogrov-Smirnov table

value, then  $H_0$  is accepted;  $H_1$  is rejected.

- 2) If the largest  $[F_t - F_s]$  value is greater than the Kolmogrov-Smirnov table

value, then  $H_0$  is rejected;  $H_1$  is accepted

#### **Table 4.8**

##### **Normality Test**

Kolmogrov-Smirnov Test

Kolmogrov-Smirnov Unstandardized Residual Test

Kolmogrov-Smirnov Value 1.211

Sig. 0,107

Source: 2020 primary data processing

Table 4.8 shows that the information is normally distributed, with Asymp. Sig. greater than 0.05. As a result, the remaining information is normally distributed, and the regression demonstration meets the assumption of normality.

##### **b. Multicollinearity Test**

The multicollinearity test is used to determine whether there is a deviation from the classical assumption of multicollinearity, namely the presence of a direct relationship or independent variables in the regression demonstration. This test is carried out by examining the Change Swelling Figure VIF and Resistance values. If the VIF value is less than 10.00 and the Resistance is greater than 0.1, it is possible to conclude that the regression demonstration does not have a multicollinearity problem.

##### **Discussion**

##### **1. Effect of zakat knowledge on decision**

Based on the results of tests conducted by researchers using SPSS 21, it is known that zakat knowledge has no influence on decisions. This is demonstrated by the tcount value of 1.459 t table 1.998 and sig value of 0.149 0.05, indicating that  $H_0$  is accepted and  $H_a$  is rejected. As a result, the zakat knowledge variable has no effect on decisions. And this is supported by the findings of Zahrok Nur Ulya's research, which found that the zakat knowledge variable has no significant influence on the muzakki decision variable. (Barkah, 2014;

Chandra Zaky Maulana, 2019; Huzaimah & Aziz, 2018; Muhamad Rahman Bayumi, 2018).

It can be seen that, not all civil servants decide to give zakat through the basis of knowledge, this is known through the results of information processing which states that zakat knowledge has no effect and is not significant to the decision. Judging from the 9 questionnaire statement items, where there are still some respondents who choose the answers disagree and agree. And also there are still many who answer neutral. They pay professional zakat based on the obligations that have been required by Allah through the *ijtihad* of the scholars. This is supported by the circular letter of the minister of religion of the Republic of Indonesia concerning the establishment of the Provincial BAZNAS and BAZNAS of the city district, as well as the Law on the establishment of UPZ Zakat Collection Units.

## **2. The influence of religion on decision-making**

According to the test results obtained by researchers using SPSS 21, religiosity has a positive and significant effect on decisions, implying that an increase in religiosity will

be followed by an increase in decisions. This is demonstrated by the *t*-count value of 2.720 *t* table 1.998 and sig value of 0.008 0.05, indicating that  $H_0$  is rejected and  $H_a$  is accepted, indicating that religiosity has a positive and significant influence on decisions. This is consistent with the findings of Zahrok Nur Ulya's study, which found that the religiosity variable has a positive and significant influence on the muzakki decision variable. And it's backed up by the Theory of Consumer Behavior, which states that a consumer's decision to buy a product starts with an awareness of the fulfillment of needs and desires. Using the problem recognition stage of consumer behavior theory, this theory seeks to persuade muzakki of their needs as a Muslim. Whereas zakat is one of the Islamic pillars that all Muslims must follow in accordance with its provisions. If a Muslim is close to Allah SWT, he must be dissatisfied if his needs as a Muslim are not met (Antasari, 2021; Azwari & Jayanti, 2022; Lidyah et al., 2020; Rachmania, 2022).

## **3. The influence of trust on decision-making**

According to the test results managed by SPSS 21 researchers, trust has a positive

and significant effect on decisions, which means that an increase in trust will be followed by an increase in decisions. This is demonstrated by the tcount value of 4.808 t table 1.998 and sig value of 0.000 0.05, indicating that Ho is rejected and Ha is accepted, indicating that there is a positive and significant influence between trust and decision making. This is consistent with the findings of Novi Dian Pratiwi's research, which found that the trust variable has a positive influence on the muzakki decision variable. And it's backed up by the Theory of Consumer Behavior, which defines trust as a descriptive idea that someone has about something. This theory explains that before making a decision, consumers will be skeptical and will have many questions about the Amil Zakat Institution. As a result, the Amil Zakat Institution must provide statements or suggestions that persuade consumers to pay zakat there.

#### **4. The effect of zakat knowledge, religiosity and trust simultaneously on the decision to pay zakat.**

Zakat knowledge, religiosity, and trust all have an impact on the decision. The results of the ANOVA or F tests demonstrate this.

Fcount is 39.222, and Ftable is 2.75, as calculated from N1 k 1 3, N2 n k 67 4 63, row 63 column 3 in Ftable, with a significance level of 0.000. Given these assumptions, the significance level of 0.000 (0.05) and Fcount (39.222) > Ftable (2.75), respectively, indicate that Ho is rejected and H1 is accepted. This means that the regression demonstration can be used to predict decisions or to conclude that zakat knowledge, religiosity, and trust all affect decisions together or simultaneously. This is consistent with the findings of Zahrok Nur Ulya's research, which show that Knowledge and Religion both influence decisions, as well as the findings of Novi Dian Pratiwi's research, which show that Knowledge and Trust both influence decisions.

And this is supported by the theory of consumer behavior, which states that consumer behavior is defined as the actions of individual actions that are directly involved in obtaining and using economic goods and services, as well as the decision-making process that precedes and determines these actions, by James F Engel. Consumer behavior, including problem identification, will influence purchase

decisions, by knowing the existence of unmet wants and needs. If the need is known, then the muzakki will immediately recognize the unmet need for zakat. Information Search, After the need arises, the muzakki will be encouraged to seek information about what zakat is, what is the legal basis and how to calculate it.

Alternative Evaluation, Judging from the needs of muzakki towards zakat, some want to increase their faith in Allah through regular zakat payments and some only want to fulfill short-term needs, namely only when the agency where muzakki works deducts zakat. Purchase Decision, in terms of deciding to give zakat, first muzakki will see which institution will be the place of distribution, whether the institution is trusted or not. And, after purchasing a product, muzakki will experience a level of satisfaction or dissatisfaction. BAZNAS or zakat institutions' work does not end when muzakki decide to pay zakat; it continues until the post-purchase period. BAZNAS must monitor post-purchase satisfaction and actions.

## **Conclusions**

Based on the findings of the research on the influence of zakat

knowledge, religiosity, and trust on the decision of Civil Servants to pay professional zakat through the payroll system at Madrasah Aliyah Negeri Palembang, and supported by consumer behavior theory in decision making, the author concludes that:

### **1. Effect of zakat knowledge on decision**

The variable of zakat knowledge has no effect on civil servants' decision to pay zakat via the finance framework in Madrasah Aliyah Negeri MAN Palembang city. With a tcount of 1.459, a ttable of 1.998, and a sig. of 0.149,  $H_0$  is accepted and  $H_a$  is rejected. This implies that the zakat knowledge variable has no effect on the decision to pay zakat.

### **2. The effect of religiosity on decisions**

In Madrasah Aliyah Negeri MAN Palembang, the religiosity variable has a positive and significant effect on civil servants' decision to pay zakat through the finance system. With a tcount value of 2.720, a ttable value of 1.998, and a sig value of 0.008 < 0.05,  $H_0$  is rejected and  $H_a$  is accepted, indicating that there is a positive and significant relationship between religiosity and the decision to pay zakat

through the finance system in Madrasah Aliyah Negeri MAN Palembang.

### **3. The influence of zakat trust on decisions**

The variable trust has a positive and significant effect on civil servants' decision to pay zakat through the finance system at Madrasah Aliyah Negeri MAN Palembang city. With a tcount value of 4.808 and a sig value of 0.000 0.05,  $H_0$  is rejected and  $H_a$  is accepted, indicating that trust has a positive and significant influence on decisions.

### **4. The simultaneous influence of zakat knowledge, religiosity and trust on decisions**

Zakat knowledge, religiosity, and trust all influence civil servants' decision to pay zakat through the finance framework at Madrasah Aliyah Negeri MAN Palembang. The results of the ANOVA or F tests indicate this. Fcount is 39.222, and Ftable is 2.75, as calculated from N1 k 1 3, N2 n k 67 4 63, row 63 column 3 in Ftable, with a significance level of 0.000. Given these assumptions, the significance level of 0.000 (0.05) and Fcount (39.222) > Ftable (2.75), respectively, indicate that  $H_0$  is rejected and  $H_1$  is accepted. It means that the regression demonstration can be used to

predict the decision or that zakat knowledge, religiosity, and trust can be concluded together or simultaneously.

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