



Determinants of Muzakki Decision-Making to Pay Zakat in Baitulmaal Muamalat DKI Jakarta

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Abstract. Zakat is part of the five pillars of Islam, which is legally obligatory to do when one's property has touched the nishab and haul. Zakat has considerable potential to overcome economic problems, especially poverty. DKI Jakarta is the sixth largest city in Indonesia, with a majority Muslim population. So DKI Jakarta also has considerable zakat potential. However, there is a difference between the potential amount of zakat receipts in DKI Jakarta and the realization of zakat fund collection. This research aims to see the effect of religiosity, income, transparency, and service quality on the decision-making of muzakki to pay zakat in Baitulmaal Muamalat (a case study in DKI Jakarta). This research is the descriptive quantitative approach with multiple linear analysis methods. The sampling technique chosen in this research is probability sampling, Simple random sampling. The sample from this study amounted to 217 muzakki in DKI Jakarta, who distributed their zakat in Baitulmaal Muamalat. The analysis results show how the variables of religiosity, income, transparency, and service quality partially or simultaneously impact the decision-making of muzakki to pay zakat through baitulmaal muamalat in DKI Jakarta.

Keywords: religiosity, income, transparency, quality of services, decision to pay zakat.

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INTRODUCTION

Islam obliges all Muslims always to pay zakat because zakat is part of the fourth pillar of Islam. The zakat funds obtained are then distributed to those entitled to receive the zakat funds in the context of the community's welfare (Afiyana et al., 2019). Indonesia has two Islamic Financial Institutions that have the task of managing zakat funds, namely the National Amil Zakat Agency or Badan Amil Zakat Nasional (BAZNAS), which is included in government agencies, and the Amil Zakat Institution or Lembaga Amil Zakat (LAZ) which is classified as a private institution that has obtained government permits (Nurmalasari, 2020). One of the national LAZ is Baitulmaal Muamalat.

Baitulmaal Muamalat (BMM) is a zakat management institution that has existed since 2000. BMM is the first amil zakat institution established by the first Sharia Bank in Indonesia, Bank

Muamalat. In addition to BMM, there are other Amil Zakat Institutions established by the Bank, namely Bangun Sejahtera Mitra (BSM) Umat in 2001 which officially transformed into Bangun Sejahtera Indonesia (BSI) Maslahat on January 30, 2023. BSI Maslahat is a partner of PT Bank Syariah Indonesia Tbk or BSI. In addition, there is also Mandiri Amal Insani which was established on October 2, 2014, one of its largest partners is Bank Mandiri. BMM has the task of collecting and distributing zakat, infaq, alms, and waqf funds. Until now, BMM already has five branches in several cities in Indonesia, such as East Java, West Java, Yogyakarta, Medan, and South Sulawesi. BMM was chosen as the object of research because in September 2021 BMM received an award at the Global Islamic Financial Award (GIFA) in the Islamic Social Responsibility category. The following table 1 describes the zakat infaq/sadaqah funds collected by Baitulmaal Muamalat.

Table 1. Collection of Zakat Funds and Infaq in Baitulmaal Muamalat

	Revenue (Rp.)			% Growth
	2019	2020	2021	
Zakat	18,707,705,028	16,306,511,830	12,824,386,981	-31,45%

Source : (Baitulmaal Muamalat, 2020)

Table 1 shows that from 2019 to 2021 zakat receipts at Baitulmaal Muamalat continued to decline. During these 2 years, the collection of zakat decreased by 5,883,318,047 or approximately equivalent to 31.45%. This indicates that there is still a lack of public awareness about paying zakat.

Daerah Khusus Ibukota (DKI) Jakarta is one of the areas with the largest Muslim population in Indonesia, with a total of 9,289,491 people (BPS, 2020). The following table 1 shows the total Muslim population in DKI Jakarta Province based on the census conducted by BPS in 2020.

Table 2. Number of Muslim Populations in Regencies/Cities in DKI Jakarta Province

City	Number of Muslim Populations in Regencies in DKI Jakarta Province (Soul)
Kepulauan Seribu	29,085
South Jakarta	2.156.001

East Jakarta	2,831,170
Central Jakarta	943,452
West Jakarta	1,924,301
North Jakarta	1,405,482
Total Muslim Population in DKI Jakarta Province	9,289,491

Source : (Badan Pusat Statistik, 2020)

Based on the data in table 2, it is found that around 87.9% of the population of DKI Jakarta province is Muslim. DKI Jakarta is a representation of the state, namely as the center in a country with the most significant number of Muslim communities in the world. In addition, DKI Jakarta is also the center of government as well as the economy. So DKI Jakarta has a high potential for zakat (Fitrian & Cholil, 2017). Meanwhile, as said by BAZNAS in 2020, DKI Jakarta has the potential for zakat funds of Rp. 164.53 billion, but BAZNAS DKI Jakarta only absorbs 5% of zakat funds in DKI Jakarta or around Rp. 8.2 billion. It can be interpreted that the decision to pay zakat for the people of DKI Jakarta zakat is still low (BAZNAS, 2020).

When someone spends money before making a decision, including when tithing, consumers generally decide after evaluating several options available to them (Wibawanto, 2013). When paying zakat, the decision is when a muzakki gets the results of the best choice to pay zakat (Fitriyah, 2017). In this writing, several factors are thought to influence the decision of muzakki in DKI Jakarta Province to pay zakat.

The first factor is religiosity as the author has previously explained that 87.9% of DKI Jakarta residents are Muslims. A Muslim should implement the guidelines of Islamic law in his life. With the belief in Allah, there is an urge to obey Allah's commands and fulfill the obligations that Allah has set. Religiosity has a significant impact on the decision of muzaki to distribute zakat, infaq/shodaqah. So it can be said that a high level of religiosity will trigger the muzaki's decision to tend to set aside their assets for zakat, infaq/shodaqah (Bahri et al., 2021).

The second factor is income, the central statistics agency (BPS) noted that DKI Jakarta province has the fastest economic level in Indonesia. The total figure of the gross regional domestic product (GRDP) of DKI Jakarta in 2021 reached IDR 274.71 million, which is the

largest figure among other provinces. Of course, this causes the average per capita income of Jakarta residents to be the highest. In comparison, this amount is equivalent to four times the average income of the national population, which stands at IDR 62.23 million per year (Kusnandar, 2022). Based on research conducted by (Syafitri et al., 2021) that income level has a significant impact on the decision to issue zakat, infaq and sadaqah. This is also based on several things, namely the high income of the Jabodetabek population.

The third factor is transparency. the credibility of amil zakat institutions can be known through the transparency provided. Amil zakat institutions need to share reports on finance and management with muzakki, because this is a form of integrity from amil zakat institutions and muzakki have the right to know this. Law Number 23 of 2011 also states that amil zakat institutions must be transparent in financial reports to increase the level of trust from muzakki (Nasim & Romdhon, 2014).

The fourth factor is service quality. So that the services offered can satisfy consumers, the measure of how good the service that has been provided does not come from the management, but from consumers as service recipients. To be able to measure how much service quality can affect consumers, a dimension that is able to represent service quality is needed (Maisur et al., 2015).

Previous research in this study includes research conducted by Syafitri et al. (2021). which discusses the effect of religiosity and income levels on the decision to pay zakat, infaq, and alms among the people of Jakarta, Bogor, Depok, and Tangerang (Jabodetabek). Furthermore, Khairunnisa et al. (2020) research discusses the influence of brand awareness and trust on the decision to channel zakat and donations through Tokopedia. Bahri et al. (2021) research discusses the influence of trust, religiosity, income, and the quality of accounting information on the decision of muzaki to pay zakat. Furthermore, another study that discusses the decision to pay zakat is research by Hakim et al. (2022) which discusses the influence of religiosity, knowledge, trust, accessibility and also the credibility of institutions on the decision to pay zakat. The novelty in this research is to focus research on only one institution, namely Baitulmal Muamalat. In addition, researchers also added service quality variables which are considered to have an influence on the decision of muzaki to pay zakat.

LITERATURE REVIEW

Religiosity

The first factor is religiosity. As the author described earlier that 87.9% of the population of DKI Jakarta is Muslim. A Muslim should implement the guidelines of Islamic law in his life. With the belief in God, there is an urge to obey God's commands and fulfill the obligations God has set. Religiosity can be viewed as belief in God or other spiritual beliefs defining how people fully perform their responsibilities and duties (Taha et al., 2017). Religiosity shapes behavior and directs people to behave according to their beliefs (Kadir et al., 2018). The obligation to pay zakat among Muslims is emphasized in the Quran, which has been mentioned many times. Those who ignore their zakat obligation will receive severe punishment on Judgment Day (Abdullah & Sapiei, 2018). In the zakat literature, religiosity is crucial because Muslims with high religious values are expected to be more aware of the obligation to pay zakat than Muslims with low religious values (Azman & Bidin, 2015). In Islam, one's intention to pay Zakat as a religious obligation highly depends on one's belief and commitment to the religion (Farouk et al., 2018). Religiosity significantly impacts the decision of muzaki to distribute zakat, infaq/sadaqah. So it can be said that a high level of religiosity will trigger muzakki's decisions to tend to set aside their wealth for zakat, infaq/sadaqah (Bahri et al., 2021). Furthermore, Jayanto & Munawaroh (2019) shows a positive relationship between religiosity and interest in paying zakat at BAZNAS or LAZ in Pati Regency, the majority of respondents think that paying zakat is a religious obligation. When viewed from each individual in decision to pay zakat, infaq and sadaqah, this is influenced by the level of religiosity related to the belief that they believe that part of the property they earn belongs to other people who must be issued regularly in the form of zakat and non-routine ones in the form of infaq and sadaqah (Syafitri et al., 2021).

H1: Religiosity has a positive effect on the muzakki's decision to pay zakat in Baitulmaal Muamalat

Income

Badan Pusat Statistik (BPS) noted that DKI Jakarta province has the fastest economic level in Indonesia. Sum of digits of Gross Regional Domestic Product (GRDP) DKI Jakarta in 2021

will reach IDR 274.71 million, the most significant number among other provinces. Of course, this causes the average income per capita of Jakarta residents to be the highest. This amount is equivalent to four times the average national income of Rp. 62.23 million per year (Kusnandar, 2022). Generally, Muslim individuals who have income, regardless of their income or employees, will pay zakat (Mohd Khalil et al., 2020). Sources of income can be in the form of material things, such as land, and non-material conditions, such as jobs, or both formats. Thus, the income is classified into remuneration, salary/wages, and profit. Islam requires zakat to be paid from wealth as well as from income. The level of income can determine the level of zakat paid. The higher the income earned, the higher the zakat a Muslim must issue. A high-income status is expected to increase the willingness to pay zakat (Sedjati et al., 2018). Based on research conducted by Syafitri et al. (2021), income level significantly impacts the decision to issue a zakat, infaq, and alms.

H2: Income has a positive effect on the muzakki's decision to pay zakat at Baitulmaal Muamalat

Transparency

The credibility of the amil zakat institution can be known through the transparency it provides. Amil zakat institutions need to share reports on finance and management with muzakki because this is a form of the integrity of the amil zakat institutions, and muzakki has the right to know this. Law Number 23 of 2011 also states that amil zakat institutions must be transparent in financial reports to increase the level of trust of the muzakki (Nasim & Romdhon, 2014). As an institution that applies the principle of trustworthiness, Amil Zakat must pay attention to the direction of responsibility, especially to muzakki (Mutmainah, 2015). The transparency carried out by Amil Zakat can increase the desire to pay zakat. This is because transparency about how zakat funds are used is a factor that muzakki wants. Good transparency in a zakat collection institution will build an image in the eyes of stakeholders that the institution concerned is performing well. Image manifests an institution's reputation (Mukhibad et al., 2019). For the public, institutional accountability and transparency are independent factors themselves. Meanwhile, accountability and transparency need to be pursued on the organizational side. Therefore, to optimize zakat collection, zakat management organizations must evaluate their accountability and transparency (Amilahaq & Kiryanto, 2021).

H3: Transparency has a positive effect on the muzakki's decision to pay zakat at Baitulmaal Muamalat

Service Quality

Service quality has been defined by several researchers, but one of the most widely accepted definitions is the difference between expectations and actual performance (Christian, 1984). For the services offered to satisfy consumers, the measure of how good the service has been provided does not come from the management but from the consumer as the service recipient. To measure how much service quality can affect consumers, we need a dimension representing service quality (Maisur et al., 2015). Service quality is a presentation of products or services that have appropriate standards and are accepted by consumers because these products or services meet the needs and desires of consumers. In short, service quality can be interpreted as an effort to fulfill consumer needs and wants and the accuracy of delivery in meeting consumer expectations (Azzahra & Majid, 2020). Service quality concerns how zakat institutions relate to zakat in carrying out their role as zakat fund management institutions, both zakat payers and zakat recipients. Service quality is the result of the way the organization is managed. Therefore, the satisfaction of these two main stakeholders is essential to ensure that zakat institutions will become trusted bodies to manage zakat funds (Abd. Wahab et al., 2017).

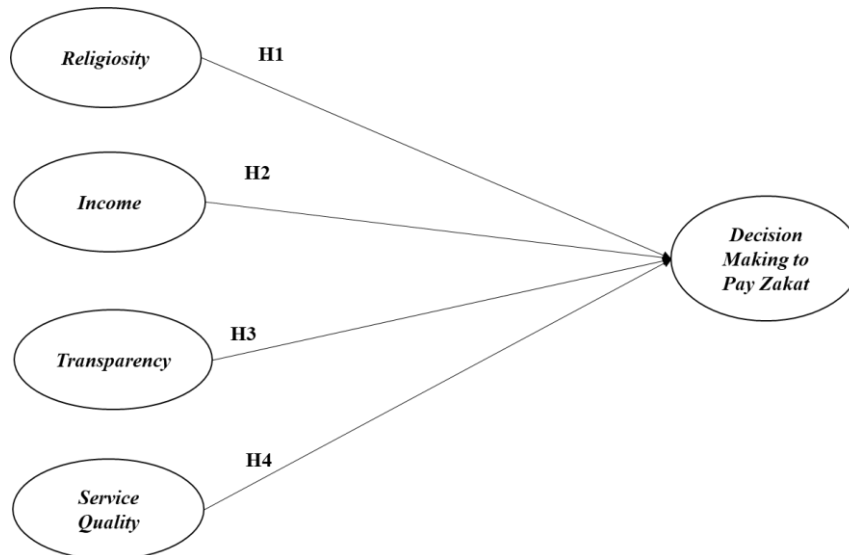
H4: Service Quality has a positive effect on the muzakki's decision to pay zakat at Baitulmaal Muamalat

Decision Making to Pay Zakat

A decision is a form of the attitude taken to determine one of several choices (Schiffman & Kanuk, 2001). At the same time, decision-making is any process resulting from an election based on specific parameters of two or more existing alternatives (Terry, 1972). At least there are stages in making a decision: need recognition, information search, alternative assessment, purchase decision, and post-purchase behavior (Kotler & Keller, 2016). Religion is an essential indicator for humans in the decision-making process, where religion is the main foundation that can direct people to behave according to law and ethics (Ahmad et al., 2015). In Islam, there is faith in its adherents, and it is this faith that acts as a navigator so that there are limits that bind humans in making decisions and behaving so that humans do not function at will,

which can harm others (Syafitri et al., 2021). Many factors influence the muzzaki's decision-making in paying zakat. Nevertheless, this study determines decision-making by religiosity, income, transparency, and service quality.

Figure 1. Conceptual Framework



METHOD

The type of research used for this research is descriptive quantitative, defined as the chosen effort in researching a predetermined population or sample. The research results that have been processed are in the form of numbers and are objective, rational, and systematically arranged (Sugiyono, 2020). In this research, the writer uses two types of data: primary and secondary. The preliminary data in this research is through the distribution of questionnaires to every muzakki who pays their zakat at Baitulmaal Muamalat in the DKI Jakarta area. Meanwhile, secondary sources are obtained from literature studies, namely books, journals, articles, or other sources. The variables and indicators used in this study are as follows:

Table 3. Variable and Indicators

Variable	Indicators
Religiosity	1. Confidence 2. Religious practice 3. Consequences 4. Knowledge

	5. Appreciation
Income	1. Salary/wages 2. Profit
Transparency	1. Notification of revenue, financial and asset policies 2. Easy access to financial and asset reports. 3. Accountability reports are timely. 4. Public suggestions available. 5. Good public information system.
Service Quality	1. Tangible 2. Reliability 3. Responsiveness 4. Assurance 5. Emphaty
Decision Making to Pay Zakat	1. Need recognition 2. Information seeker 3. Evaluation alternative 4. Purchase decision 5. Post purchase bahavior

Source: Processed Data

The data processing method used is multiple linear regression analysis. This analysis is used in this study because it is more in accordance with the reality that occurs in the field because it is known that endogenous variables can not only be characterized by one exogenous variable but also by many exogenous variables (Suharjo, 2013). The criteria for respondents in this study are Baitulmaal Muamalat muzakki who live in DKI Jakarta. The author uses the Isaac and Michael formulas to determine the number of samples. With a population of 1028 people and an error rate of 10%, the number of samples needed is 217.

RESULTS

Characteristics of Respondents

Table 4. Characteristic of Respondents

Characteristics of Respondents	Amount	Percentage
Domicile		
South Jakarta	52	24%
West Jakarta	36	16.6%
East Jakarta	83	38.2%
North Jakarta	9	4.1%
Central Jakarta	37	17.1%
Gender		
Male	114	52.5%
Female	103	47.5%
Age		
<20 years	6	2.8%
20 – 30 years	56	25.8%
31 – 40 years	120	55.3%
>40 years	35	16.1%
Last Education		
SMA/SMK	32	14.7%
S1	156	71.9%
S2	18	8.3%
Others	11	5.1%
Profession		
Civil Servant	15	6.9%

Businessman	19	8.8%
Private employees	122	56.2%
Teacher	18	8.3%
Police/Army	4	1.8%
Other	39	18%
Income		
< IDR 2,000,000	7	3.2%
IDR 2,000,000 – 5,000,000	47	21.7%
IDR 5,000,001 – 10,000,000	125	57.6%
>IDR 10,000,000	38	17.5%
Pay Zakat Quantity (Last 2 years)		
1 time	45	20.7%
2-3 times	118	54.4%
>3 times	54	24.9%

Source: Processed Data

Respondents in this study were spread across several regions in DKI Jakarta. The most respondents were in East Jakarta with 83 respondents or 38.2%. While the lowest respondents were in North Jakarta with 9 respondents or 4.1%. Male respondents totaled 114 people or 52.5% while female respondents totaled 103 people or 47.5%. The majority of respondents are between the ages of 31-40 years with 120 respondents or 55.3%. Bachelor is the last education of the majority of respondents with 156 respondents or 71.9%. As many as 122 respondents are private employees and are the most respondents. Respondents' income is generally between 5,000,001 and 10,000,000. In the last two years, 118 respondents paid zakat 2-3 times and became the largest number of respondents.

Hypothesis Testing

Table 5. Result of Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-3.026	3.200		-0.946	0.345
Religiosity	0.132	0.058	0.095	2.268	0.024
Income	0.290	0.109	0.133	2.657	0.008
Transparency	0.297	0.065	0.314	4.579	0.000
Service Quality	0.431	0.075	0.425	5.786	0.000

Source: Processed Data

Based on the results of data processing in table 4 above, it can be seen that the values of the constants and multiple regression coefficients in this study are as follows:

$$Y = (-3.026) + 0.132 X_1 + 0.290 X_2 + 0.297 X_3 + 0.431 X_4$$

The multiple regression equation above has the following meaning:

- Constant of -3,026, meaning that if all independent variables have a value of zero (0), then the value of the decision variable to pay zakat on Baitulmaal Muamalat is -3.026.
- The regression coefficient of the religiosity variable is 0.132; This means that when the other independent variables have a fixed value and religiosity increases by 1 unit, the decision to pay zakat (Y) will increase by 0.132.
- Variable regression coefficient income of 0.290; it means that when the other independent variables have a fixed value and income increases by 1 unit, the decision to pay zakat (Y) will increase by 0,290.
- Variable regression coefficient transparency of 0.297; it means that when the other independent variables have a fixed value and transparency increases by 1 unit, the decision to pay zakat (Y) will increase by 0,297.

- e. Variable regression coefficient service quality of 0.431; when the other independent variables have a fixed value and service quality increases by 1 unit, the decision to pay zakat (Y) will increase by 0,431.

F Test (Simultaneous Test)

Table 6. F Test Result (Simultaneous Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	4616.903	4	1154.226	96.377	.000
Residual	2538.950	212	11.976		
Total	7155.853	216			

Source: Processed Data

Based on the data processing results in table 5 above, the calculated F is 96.377 with a calculated significance value of 0.000a, H₀ is rejected, and H_a is accepted. This can indicate a significant impact between religiosity, income, transparency, and service quality on the decision of muzakki to pay zakat in Baitulmaal Muamalat.

T Test (Patrial Test)

Table 7. T-Test Result (Partial Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-3.026	3.200		-0.946	0.345
Religiosity	0.132	0.058	0.095	2.268	0.024
Income	0.290	0.109	0.133	2.657	0.008
Transparency	0.297	0.065	0.314	4.579	0.000
Service Quality	0.431	0.075	0.425	5.786	0.000

Source: Processed Data

Based on the results of data processing in table 6 above, it can be concluded that partially the variables of religiosity (X1), income (X2), transparency (X3), and service quality (X4) have a significant effect on the decision of muzakki to pay zakat in Baitulmaal Muamalat.

Coefficient of Determination

Table 8. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.803	0.645	0.638	3.461

Source: Processed Data

Based on table 7, it can be seen that the coefficient of determination (R^2) is 0.645 or 64.5%. This shows that the decision to pay zakat can be explained by 64.5% of religiosity, income, transparency, and service quality variables. At the same time, the remaining 35.5% variation in the decision to pay zakat is explained by variables outside the independent variables of this study.

DISCUSSION

The Impact of Religiosity on Decision-Making to Pay Zakat in Baitulmaal Muamalat

Someone who has faith certainly believes that he must pay zakat to a zakat management institution that follows the Shari'a and is aware of the position of zakat in his religion. Someone with a good level of faith will find it easier to pay zakat than those with a low level of confidence (Mukhlis & Beik, 2013). The statistical test results show a significance value of 0.024 or less than 0.05, so religiosity positively and significantly affects the muzakki's decision to pay zakat at Baitulmaal Muamalat. This indicates that the better the level of religiosity possessed by a muzakki, the higher the muzakki's decision to pay zakat at Baitulmaal Muamalat. So that H1 can be accepted. The results of this study are supported by previous research conducted by Syafitri et al. (2021), Jayanto & Munawaroh (2019), and Bahri et al. (2021), where the results of his research show that religiosity has a partial and significant effect on the muzakki's decision to pay zakat. Religiosity has an important role in human life, because religion teaches its adherents to always do good and obey the commands of their religion. A

person who believes certainly has the belief that he must pay zakat to a zakat management institution that is in accordance with sharia and realizes the position of zakat in his religion.

The Impact of Income on Decision-Making to Pay Zakat in Baitulmaal Muamalat

The statistical test results show a significance value of 0.008 or less than 0.05, so income positively and significantly affects the muzakki's decision to pay zakat at Baitulmaal Muamalat. This indicates that the better the income level of a muzakki, the more muzakki's decision to pay zakat at Baitulmaal Muamalat will increase. Until H2, which states that income positively and significantly affects the muzakki's decision to pay zakat at Baitulmaal Muamalat, which is acceptable. The results of this study are supported by previous research conducted by Syafitri et al. (2021) and Bahri et al. (2021) where his research shows that income has a partial and significant effect on the muzakki's decision to pay zakat. A Muslim should be able to spend part of his wealth to be given to those entitled (mustahiq) because it follows the objectives of Islamic consumer behavior, which not only think about personal needs but also think about the needs of others. Then there are principles in Islamic consumer behavior, such as the principle of justice, where in this case, muzakki is required to issue a portion of assets, one of which comes from income received (if the investments have reached nishab and haul), so that when giving assets (zakat), assets. This will be a blessing and benefit for mustahiq (Mannan, 1992).

The Impact of Transparency on Decision-Making to Pay Zakat in Baitulmaal Muamalat

Disclosure of information in the form of reasonably easy access for the community as public accountability and improved management will influence and increase muzakki's trust to encourage paying zakat (Hildawati et al., 2021). The statistical test results show a significance value of 0.000 or less than 0.05, so Transparency positively and significantly affects the muzakki's decision to pay zakat at Baitulmaal Muamalat. This indicates that the better the level of transparency provided by Baitulmaal Muamalat, the higher the muzakki's decision to pay zakat at Baitulmaal Muamalat. H3 states that transparency positively and significantly affects the muzakki's decision to pay zakat at Baitulmaal Muamalat, which is acceptable. The results of this study are supported by previous research conducted by Hildawati et al. (2021) and Bahri et al. (2021) where his research shows that transparency has a partial effect and significantly on the muzakki's decision to pay zakat. Access to information that is easy enough to account

for zakat management for muzakki and society in general is a factor that can encourage muzakki to make zakat payments. The presentation of financial reports on a regular and timely basis as well as the accountability of monitoring the distribution of zakat in the productive sector must be carried out on time and reported regularly to the public through existing websites or in ways that are investigated so that information reaches the public.

The Impact of Service Quality on Decision-Making to Pay Zakat in Baitulmaal Muamalat

The statistical test results show a significance value of 0.000 or less than 0.05, so service quality positively and significantly affects the muzakki's decision to pay zakat at Baitulmaal Muamalat. This indicates that the better the service quality provided by Baitulmaal Muamalat, the higher the muzakki's decision to pay zakat at Baitulmaal Muamalat. until H4 which states that service quality has a positive and significant effect on muzakki's decision to pay zakat at Baitulmaal Muamalat which is acceptable. The results of this study are supported by previous research conducted by Satria & Ridlwan (2019), Salmawati & Fitri (2018), and Aisyah & Sutejo (2020), where the results of his research show that the quality of service has a partial and significant effect on the muzakki's decision to pay zakat. Service is any action or activity offered by one party to another which is intangible and does not result in the ownership of anything to meet needs (Salmawati & Fitri, 2018). With good service, muzakki will get maximum satisfaction (utility), per the objectives of consumer behavior (Case & Fair, 2007). It is important for zakat institutions to provide quality services to muzakki, because this can increase muzakki's trust and compliance in paying zakat. In addition, zakat institutions also need to continue to improve the quality of services provided in order to maintain the trust and compliance of muzakki and attract more muzakki to pay zakat.

CONCLUSION

The results showed a positive and significant relationship from religiosity (X1) to muzakki decision making in paying zakat (Y). A person who believes certainly has the belief that he must pay zakat to a zakat management institution that is in accordance with the law and realizes the position of zakat in his religion. Furthermore, income (X2) affects the decision to pay zakat muzakki (Y) in accordance with Keynes' theory which states that when income increases, consumption will also increase. Muslim communities view consumption as not only a matter of meeting physical needs but also spiritual needs such as paying zakat, so paying zakat is

included in Islamic consumer behavior. Furthermore, the transparency variable (X3) also has a positive and significant influence on the decision to pay zakat (Y). Transparency of zakat management is an added value that can influence people to make decisions to pay zakat to an institution. Management institutions that have good transparency are more trusted by the public. The last variable, namely service quality (X4) also has a positive and significant effect on the decision making of muzakki in paying zakat in Muamalat baitulmaal (Y). Good service from zakat institutions can increase comfort for muzakki to pay zakat. Muzakki will prefer to give zakat to institutions that have good service

As for some suggestions that the author can give, this research proves that the impact of religiosity, income, transparency, and service quality, results in the magnitude of the muzakki's decision to pay zakat. So, with this, it is hoped that it can be used as a reference for the amil zakat institutions to continue to improve internal factors such as providing clear and regular transparency to interested parties and providing good service quality to support muzakki's decision to pay zakat at the amil zakat institution.

Furthermore, to obtain better research results, further researchers are expected to add elements that have not been studied before to find other characteristics that have a significant effect on muzakki's decision to pay zakat at amil zakat institutions.

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