

THE INFLUENCE OF REVENUE, RELIGIOSITY, CREDIBILITY AND SOCIAL MEDIA ON THE PAYMENT DECISION ZAKAT, INFAQ AND SHADAQAH (STUDY ON UPZIS JAMI' JABAL NUR MOSQUE, SAMARINDA ULU DISTRICT)

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Abstract

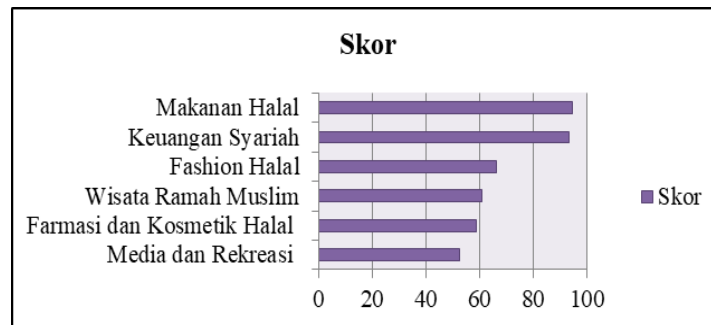
East Kalimantan Province has considerable potential for collecting Zakat, Infaq, and Sadaqah (ZIS). To realize this potential, BAZNAS continues to optimize revenue by activating Zakat Collection Units (UPZ) within various regional government organizations and expanding the zakat collection network down to the village level. The UPZIS at Jami' Jabal Nur Mosque in Samarinda Ulu District is one of the UPZIS units directly supervised by BAZNAS of Samarinda City. This study aims to determine the influence of revenue, religiosity, credibility, and social media on the decision to pay zakat, infaq, and sadaqah at the UPZIS using a quantitative associative approach. Through purposive sampling, a research sample of 91 respondents was obtained. The data were tested using multiple linear regression with SPSS VER.21. The results of the study show that revenue, credibility, and social media each do not have a significant partial effect, while religiosity has a significant partial effect. Simultaneously, revenue, religiosity, credibility, and social media were found to have a significant effect. The coefficient of determination indicates that 24.2% of the decision to pay is influenced by these four variables, while 75.8% is influenced by other factors outside the scope of this study

Keywords: revenue; religiosity; credibility; social media; decision to pay

A. INTRODUCTION

Indonesia ranked as the third-best country in the world in implementing the Islamic economy in 2023. According to the report by Dinar Standard and Salaam Gateway, Indonesia scored 80.1 points on the Global Islamic Economy Indicator (GIEI) this year. In the 2023/2024 period, the Islamic finance sector ranked second among other sectors.

Table 1.
Indonesia's Global Islamic Economy Indicator (GIEI) Score (2023/2024)



One of the financial institutions discussed in this study is the Amil Zakat, Infaq, and Sadaqah Institution (LAZIS). East Kalimantan Province has considerable potential for collecting Zakat, Infaq, and Sadaqah (ZIS). To realize this potential, BAZNAS continues to optimize revenue by activating Zakat Collection Units (UPZ) in various regional government agencies and expanding the zakat collection network down to the village level. The UPZIS at Jami' Jabal Nur Mosque in Samarinda Ulu District is one of the units directly supervised by BAZNAS of Samarinda City.

With the presence of the UPZIS institution, it is expected to have the potential to help Indonesia overcome poverty. The amount of zakat received depends on how professional and transparent the institution is in collecting, managing, and distributing Zakat, Infaq, and Sadaqah (ZIS) funds appropriately. This issue certainly involves aspects that may influence muzakki (zakat payers) when making decisions about paying ZIS. East Kalimantan Province has significant potential for collecting Zakat, Infaq, and Sadaqah (ZIS). To realize this potential, BAZNAS continues to optimize revenue by activating Zakat Collection Units (UPZ) in various regional government organizations and extending the zakat collection network to the village level.

The UPZIS of Jami' Jabal Nur Mosque in Samarinda Ulu District is one of the Zakat Collection Units (UPZIS) that is directly overseen by BAZNAS of Samarinda City.

Table 2.
Recapitulation of the Number of Muzakki and Collected Funds at
UPZIS Jami' Jabal Nur Mosque, Samarinda Ulu District

No.	Tahun	Muzakki	Dana Zakat	Dana Infaq	Dana Fidyah
1.	2020	1.225	Rp 70.260.000	Rp 10.519.500	Rp 3.977.000
2.	2021	1.133	Rp 89.140.000	Rp 6.816.000	Rp 3.084.000
3.	2022	1.117	Rp 102.241.585	Rp 11.631.000	Rp 3.688.000
4.	2023	987	Rp 88.731.750	Rp 8.111.250	Rp 4.095.000
5.	2024	1.034	Rp 226.713.000	Rp 8.700.000	Rp 6.810.000

Source: Recapitulation Data of Muzakki Residents of Jl. Wolter Monginsidi, UPZIS Jami' Jabal Nur Mosque, Samarinda Ulu District

A person's decision to pay zakat, infaq, and sadaqah (ZIS) is shaped by many factors. One key influence is revenue, which determines whether an individual's salary or wealth has reached the nishab threshold and therefore affects their willingness to pay infaq or sadaqah (Kurniati, 2021). A high level of religiosity also reassures a muzakki that they are choosing a financial institution aligned with Islamic principles for paying their ZIS. The credibility of an institution greatly impacts public trust in channeling zakat funds through it, as well as the sense of security and comfort it provides to muzakki (Daniati, 2018). In addition, social media can make it easier for muzakki to access various information about UPZIS developments (Turhamun, 2024).

Aspects such as revenue that has reached the nishab threshold can influence a muzakki's decision. Studies on the relationship between revenue and muzakki's decisions have been widely conducted. For example, research by Annisa (2024) states that revenue has a positive and significant influence on the decision to pay zakat. However, this differs from Tho'in (2019), who found that having a higher revenue does not necessarily lead to interest in or a decision to pay zakat. Tesa Daniati (2018) examined the aspects of religiosity and credibility and found that both had no significant effect. A study by Amirudin (2023) on the influence of social media on muzakki's decisions showed that social media did not significantly affect the decision to pay zakat.

Based on the explanation above, research on the factors determining the decision to pay ZIS needs to be conducted, as it can provide valuable insights into what influences individuals to fulfill their ZIS obligations through the targeted ZIS fund management institutions. Therefore, this study aims to examine the influence of revenue, religiosity, credibility, and social media on the decision to pay ZIS at UPZIS Jami' Jabal Nur Mosque, Samarinda Ulu District.

B. LITERATURE REVIEW

According to Law Number 23 of 2011 concerning Zakat Management, zakat is defined as wealth that must be given by a Muslim individual or business entity to those entitled to receive it, in accordance with Islamic law (Satria and Ridwan, 2019). Zakat is a form of ibadah maliyah, which refers to worship related to ownership of wealth. Not all Muslims are obligated to pay zakat; there are specific conditions for this obligation. Scholars agree that zakat is obligatory for Muslims who are of age (baligh), free (not enslaved), mentally sound, and possess full ownership of assets that have reached the nisab (Fatoni, 2020).

The legal foundation for zakat is very strong; it is mentioned thirty times in the Qur'an and twenty of those are in conjunction with the command to perform prayer, as in "establish prayer and pay zakat." The obligation of zakat is also emphasized in the Qur'an, as follows:

الَّذِينَ إِنْ مَكَّنَّاهُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ وَأَمَرُوا بِالْمَعْرُوفِ وَنَهَوْا عَنِ الْمُنْكَرِ ۗ وَلِلَّهِ عَاقِبَةُ الْأُمُورِ ٤١

"Those who, if We establish them in the land, establish prayer and give zakat, enjoin what is right and forbid what is wrong. And to Allah belongs the outcome of [all] matters". (QS. Al-Hajj 22:41)

The recipients of zakat funds have been determined by Allah SWT in the Qur'an:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ٦٠

“Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah], and for bringing hearts together [for Islam], and for freeing captives, and for those in debt, and for the cause of Allah, and for the [stranded] travel an obligation [imposed] by Allah. And Allah is All-Knowing, All-Wise.”. (QS. At-Taubah 9:60)

This study employs a quantitative associative research design, utilizing both primary and secondary data. The data collection techniques used in this research include observation, interviews, questionnaires, and documentation. The population in this study consists of muzakki (zakat payers) who paid zakat, infaq, and sadaqah at Jami' Jabal Nur Mosque, Samarinda Ulu District, in 2024, totaling 1,034 individuals. The sample size used by the researcher comprises 91 respondents, selected using purposive sampling. To determine the sample size from the entire population, the Slovin formula was applied.

The data analysis techniques began with the categorization of measurements using a Likert scale as the research instrument. Instrument testing included validity and reliability tests, followed by classical assumption tests such as normality, heteroscedasticity, and multicollinearity tests. Further analysis involved multiple linear regression, as well as coefficient of determination (R^2) testing and hypothesis testing.

D. RESULT AND DISCUSSION

Validity Test

Table 1. Validity Test Result

Indicator	Item	Rhitung	Rtable	Description
Revenue	X1.1	0,671	0,206	Valid
	X1.2	0,703	0,206	Valid
	X1.3	0,722	0,206	Valid
	X1.4	0,698	0,206	Valid
	X1.5	0,500	0,206	Valid
Religiosity	X2.1	0,592	0,206	Valid
	X2.2	0,853	0,206	Valid
	X2.3	0,729	0,206	Valid
	X2.4	0,525	0,206	Valid
	X2.5	0,735	0,206	Valid
Credibility	X3.1	0,765	0,206	Valid
	X3.2	0,810	0,206	Valid
	X3.3	0,822	0,206	Valid
	X3.4	0,838	0,206	Valid
	X3.5	0,810	0,206	Valid
Social media	X4.1	0,800	0,206	Valid
	X4.2	0,850	0,206	Valid
	X4.3	0,750	0,206	Valid
	X4.4	0,753	0,206	Valid
	X4.5	0,729	0,206	Valid

Payment desicion	Y.1	0,469	0,206	Valid
	Y.2	0,801	0,206	Valid
	Y.3	0,657	0,206	Valid
	Y.4	0,461	0,206	Valid
	Y.5	0,663	0,206	Valid

It can be seen from the table above that all statement items for each variable have an r-count (calculated r) value greater than the r-table, thus it can be concluded that they are valid.

Table 2. Reability Test Result

Variable	<i>Cronbach's Alpha</i>	<i>N Of Items</i>	<i>Nilai Alpha</i>	<i>Description</i>
Revenue (X1)	0,661	5	0,60	Reliabel
Religiosity (X2)	0,721	5	0,60	Reliabel
Credibility (X3)	0,868	5	0,60	Reliabel
Social media (X4)	0,831	5	0,60	Reliabel
Payment desicion (Y)	0,581	5	0,60	Reliabel

Based on the table above, the reliability test is carried out on items that have been declared valid. From the test results, the 25 statements used in this study showed a Cronbach's alpha value of more than 0.60. So all statement items can be declared reliable.

Table 3. Normality Test Result

<i>Unstandardize Residual</i>	
<i>Kolmogorov Smirnov</i>	1.282
<i>Asymp.Sig (2-tailed)</i>	0,075

Based on the table above, the results of the normality test using the Kolmogorov-Smirnov method show that the residual data is normally distributed, as the Asymp. Sig value of 0.075 is greater than 0.05.

Table 4. Heteroscedaticity Test Result

Model	<i>Unstandarsized Residual</i>
Revenue	0,313
Religiosity	0,098
Credibility	0,150
Social media	0,684

The table above shows that the significance values for each variable are greater than 0.05, thus it can be concluded that there is no indication of heteroscedasticity in the variables tested.

Table 5. Multicolliearity Test Result

Model	<i>Collinearity Statistics</i>	
	<i>Tolerance</i>	<i>VIF</i>
Revenue	0,589	1.698
Religiosity	0,574	1.741

Credibility	0,558	1.794
Social media	0,702	1.424

The multicollinearity test is used to determine whether there is a high correlation among independent variables in a regression model. A good regression model should be free from multicollinearity.

Table 6. coefficient of determination Test Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,492	0,242	0,207	1.65845
a. Predictors: (Constant), Revenue, Religiosity, Credibility, Social media				
b. Dependent Variable: Payment desicion				

Based on Table XXV above, the correlation value (R Square) is 0.242, and the Adjusted R Square is 0.207. These results indicate that the independent variables (income, religiosity, credibility, and social media) explain 24.2% of the influence on the dependent variable (payment decision). The remaining 75.8% is explained by other variables not included in this study.

Table 7. Multiple Linear Regression Test Result

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	11.066	2.571		4.305	0,000
Revenue	0,108	0,090	0,147	1.200	0,234
Religiosity	0,512	0,138	0,459	3.709	0,000
Credibility	-0,168	0,105	-0,202	-1.604	0,112
Social media	0,047	0,066	0,080	0,712	0,478

Based on the test results above, the multiple linear regression equation is as follows: $Y = 11.066 + 0.108X_1 + 0.512X_2 - 0.168X_3 + 0.047X_4 + e$

Table 8. Simultaneous Test Result (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	75.572	4	18.893	6.869	,000 ^b
Residual	236.538	86	2.750		
Total	312.110	90			
a. Dependent Variable: Payment desicion					
b. Predictors:(Constant), Revenue, Religiosity, Credibility, Social media					

Based on Table XXX above, the calculated F value (Fhitung) is 6.869, which is greater than the critical F value (Ftable) of 2.48, with a significance level of $0.000 < 0.05$. To determine the Ftable value, the degrees of freedom are calculated as $F = (k : n - k)$, specifically $F(4 : 91 - 4)$ or $F(4 : 87)$, resulting in an Ftable value of 2.48. Therefore, since the significance value is $0.000 < 0.05$ and Fhitung $6.869 > Ftable$

2.48, it can be concluded that the variables revenue, religiosity, credibility, and social media simultaneously have a significant effect on the payment decision of zakat, infaq, and shadaqah at UPZIS Masjid Jami' Jabal Nur, Samarinda Ulu District.

Table 9. Partial Test Result (T-Test)

Coefficient ^a					
Model	Unstandardized Coefficients		Standardize d coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	11.066	2,571		4.305	,000 ^b
Revenue	0,108	0,090	0,147	1.200	0,234
Religiosity	0,512	0,138	0,459	3.709	0,000
Credibility	-0,168	0,105	-0,202	- 1.604	0,112
Social media	0,047	0,066	0,080	0,712	0,478
<i>a. Dependent Variable: Payment desicion</i>					

Before drawing conclusions on whether the hypothesis in the table above is accepted or rejected, the Ttable value must first be determined. The Ttable is found using a significance level of 0.05 divided by 2, resulting in 0.025, and the degrees of freedom (df) calculated as $n - 2$, which is $91 - 2 = 89$. Based on this, the Ttable value for $df = 89$ and significance level 0.025 is 1.98698.

E. CONCLUSION

Based on the data analysis and discussion, it can be concluded that the variable religiosity has a significant partial effect on the payment decision of zakat, infaq, and shadaqah at UPZIS Masjid Jami' Jabal Nur, Samarinda Ulu District. Meanwhile, the other three variables revenue, credibility, and social media do not have a significant partial effect. However, when tested simultaneously, revenue, religiosity, credibility, and social media collectively have a significant influence on the payment decision of zakat, infaq, and shadaqah at UPZIS Masjid Jami' Jabal Nur, Samarinda Ulu District.

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