



Altruism as Moderation on Zakat Literacy, Trust, and Religiosity Toward the Decision of *Muzakki* to Pay Zakat at LAZ Solopeduli

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ABSTRACT

Purpose: This research aims to examine the variables of zakat literacy, trust, and religiousness on Muzakki's decision to pay zakat at LAZ Solopeduli. The study also seeks to explore whether altruism can moderate these three variables in influencing Muzakki's decision to pay zakat at LAZ Solopeduli.

Design/Method/Approach: This study utilizes a quantitative method assisted by SEM-PLS software to test statistical hypotheses. The sample size consists of 105 Muzakki respondents.

Findings: The research findings indicate that zakat literacy, trust, and religiousness have a positive and significant impact on Muzakki's decision to pay zakat. However, the altruism variable is unable to moderate zakat literacy, trust, and religiousness in influencing Muzakki's decision to pay zakat. On the other hand, the religious obligations and basic understanding of zakat drive Muzakki to consistently pay zakat at LAZ Solopeduli, not influenced by other factors such as environmental conditions or altruistic attitudes.

Originality/Values: This study is the first to introduce altruism as a variable to examine Muzakki's decision to pay zakat at an official zakat institution.

INTRODUCTION

As the most generous country in 2023¹, Indonesia should have significant potential to obtain various sources of funding to enhance the economic and social well-being of the people, especially through zakat management. This is reinforced by the presentation of the National Zakat Amil Agency,² where the number of Muzakki reaches 5,188,025 individuals from 36,840 institutions. On the other hand, 87% of the Indonesian population is Muslim, and 40% of them are categorized as *Muzakki*. The remaining 60% are categorized as *Mustahik*. Therefore, based on these facts, Indonesia has significant potential to strengthen an economy based on zakat.³

The potential income from zakat in Indonesia has reached 82 trillion rupiah.⁴ However, there is a significant disparity between the potential of zakat and its actual collection. As indicated by Canggih's research,⁵ only 1% of income zakat could be collected from 2011 to 2015. Supported by data from BAZNAS, the zakat funds collected by OPZ (zakat management organizations) only reached 5.6 trillion rupiahs.⁶ This significant disparity indicates that Muslims still lack motivation to pay zakat, especially zakat maal, as most prioritize zakat fitrah.⁷ Additionally, there is a disparity in the low payment of zakat through OPZ, caused by public distrust in zakat institutions, resulting in unrecorded transactions.⁸ Furthermore, the low understanding of zakat among the public, ignorance of the obligation to pay zakat, and a lack of awareness of

¹ Charities Aid Foundation, "World Giving Index (Issue November)," www.cafonline.org, 2023, www.cafonline.org.

² Badan Amil Zakat Nasional Indonesia, "Dampak Zakat Melalui Program ZCD Di Desa Jenilu Kabupaten Belu Nusa Tenggara Timur" (Pusat Kajian Strategis BAZNAS, 2019).

³ Sri Herianingrum et al., "Zakat as an Instrument of Poverty Reduction in Indonesia," *Journal of Islamic Accounting and Business Research*, May 10, 2023, <https://doi.org/10.1108/JIABR-11-2021-0307>.

⁴ Clarashinta Canggih, Khusnul Fikriyah, and Ach. Yasin, "Inklusi Pembayaran Zakat di Indonesia," *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 3, no. 1 (July 14, 2017): 1, <https://doi.org/10.20473/jebis.v3i1.3164>.

⁵ *Ibid* 56.

⁶ BAZNAS, *Statistik Zakat Nasional*, 2nd ed. (BAZNAS - Sub Divisi Pelapolaran, 2020), https://baznas.go.id/assets/images/szn/statistik_3_20210626145149.pdf.

⁷ Eka Satrio and Dodik Siswanto, "Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat" (Simposium Nasional Akuntansi XIX, Lampung: UNILA Lampung, 2016).

⁸ Clarashinta Canggih and Rachma Indrarini, "Apakah Literasi Mempengaruhi Penerimaan Zakat?," *JESI (Jurnal Ekonomi Syariah Indonesia)* 11, no. 1 (July 31, 2021), [https://doi.org/10.21927/jesi.2021.11\(1\).1-11](https://doi.org/10.21927/jesi.2021.11(1).1-11).

the importance of paying zakat through official *amil* institutions contribute to the existing disparity.⁹

After observing various studies, it is found that one significant factor contributing to the low decision of the community to pay zakat is influenced by the low level of zakat literacy. It is mentioned that the millennial generation has a low understanding level of the basic knowledge of zakat, reaching only 44.6%, as well as literacy about advanced knowledge of zakat, which is categorized as low at 57%.¹⁰ Furthermore, it can be explained that the level of inclusion in the payment of zakat maal is still low, as the number of people recorded as paying zakat is far less compared to the number of people who are obligated to give zakat.¹¹ Considering the phenomenon of low zakat literacy and the low payment of zakat through OPZ, it contradicts the existing reality, where the majority of the Muslim population already has knowledge of religious studies, especially regarding zakat, which is mandatory since elementary school.

Another factor influencing the decision of a *muzakki* to pay zakat is the level of trust. Trust is one of the essential elements for zakat institutions¹² because trust is interpreted as the muzakki's desire to pay zakat to an institution that is trusted, believed to be professional, trustworthy, and transparent. When trust exists in an individual, it will influence them to continue channeling zakat.¹³ On the contrary, if trust in an institution diminishes, people tend to directly distribute their zakat to *mustabik*. This aligns with Ikbal's¹⁴ research where trust, religiosity, and income variables have a positive and significant effect on the muzakki's interest in paying zakat, with trust being the most dominant variable in BAZNAS Pangkalpinang city.

⁹ Ascarya, "The Role of Islamic Social Finance during Covid-19 Pandemic in Indonesia's Economic Recovery," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 02 (2021), <https://doi.org/10.1108/IMEFM-07-2020-0351>; Syahrullah and Maria Ulfah, "Response of Indonesian Academicians Toward Factors Influencing the Payment of Zakat on Employment Income," *Research on Humanities and Social Sciences* 6, no. 10 (2016).

¹⁰ Canggih and Indrarini, "Apakah Literasi Mempengaruhi Penerimaan Zakat?"

¹¹ Canggih, Fikriyah, and Yasin, "Inklusi Pembayaran Zakat di Indonesia."

¹² Saeed Awadh Bin-Nashwan et al., "Zakah Compliance in Muslim Countries: An Economic and Socio-Psychological Perspective," *Journal of Financial Reporting and Accounting* 19, no. 3 (August 11, 2021), <https://doi.org/10.1108/JFRA-03-2020-0057>.

¹³ Muhammad Irsyad, Besse Wediawati, and Agus Solikhin, "Pengaruh Literasi Zakat dan Kepercayaan pada Lembaga Pengelola Zakat Terhadap Perilaku Membayar Zakat Muzakki di Kota Jambi Tahun 2021- 2022," *IJIEB: Indonesian Journal of Islamic Economics and Business* 08, no. 01 (2023).

¹⁴ Ikbal M Ikbal, Agus Rahman Alamsyah, and Justita Dura, "The Influence of Religiosity, Trust and Income on Muzakki's Interest in Paying Zakat to Institutions," *Management of Zakat and Waqf Journal (MAZAWA)* 5, no. 1 (September 25, 2023), <https://doi.org/10.15642/mzw.2023.5.1.45-65>.

Another important factor from the aspect of religiosity is interpreted as the depth of understanding and devotion embraced by an individual. For a Muslim, religiosity is defined by how deeply someone understands, believes in, practices, and values the teachings of Islam.¹⁵ Therefore, if a Muslim has a high level of religiosity, they will undoubtedly continue to strive to give their zakat to the institution they trust.¹⁶ This is in line with Aligarh's¹⁷ research where religiosity is the most significant factor in influencing people's decisions to pay zakat. However, it differs from Syafira's¹⁸ study where religiosity and trust do not significantly affect people's intentions to pay zakat.

In their decision to pay zakat, *Muẓakki's* actions are closely related to various factors, including the altruistic nature they possess. Altruism is defined as the sense of concern that every person has for others, and through this nature, everyone will try to help others even without expecting any rewards or benefits.¹⁹ Therefore, the presence of this nature provides a significant opportunity to encourage people to pay zakat.²⁰ Similar to Febrianti's research,²¹ where altruism can influence the interest of *Muẓakki* in paying zakat to LAZIS

¹⁵ Sabik Khumaini et al., "The Effect of Religiosity, Literacy and Income on Zakah Awareness in Baznas Tangerang City," *International Journal of Asian Business and Management* 2, no. 4 (August 4, 2023), <https://doi.org/10.55927/ijabm.v2i4.4721>.

¹⁶ Nadila Roza, "Pengaruh Religiusitas Dan Peran Pemerintah Terhadap Keputusan Muzakki Untuk Membayar Zakat Di Badan Amil Zakat Nasional (Baznas)," *Al-Hisbah Jurnal Ekonomi Syariah* 3, no. 1 (August 25, 2022), <https://doi.org/10.57113/his.v3i1.217>.

¹⁷ Frank Aligarh et al., "Do Individual Factors, Religiosity Factors, and Demographic Factors Predict Intention to Pay Zakat?," *Al-Uqud: Journal of Islamic Economics* 5, no. 1 (December 30, 2020), <https://doi.org/10.26740/al-uqud.v5n1.p151-165>; Nur Hikmah, Nurfiah Anwar, and Muhammad Nasri Katman, "Pengaruh Literasi Zakat dan Religiusitas terhadap Kepatuhan Membayar Zakat Pertanian: Studi Kasus Kec. Pitu Riawa Kab. Sidenreng Rappang," *El-Mal Jurnal Kajian Ekonomi & Bisnis Islam* 5, no. 1 (2024); Nadila Roza, "Pengaruh Religiusitas Dan Peran Pemerintah Terhadap Keputusan Muzakki Untuk Membayar Zakat Di Badan Amil Zakat Nasional (Baznas)."

¹⁸ Fadillah Nur Syafira, Ririn Tri Ratnasari, and Shafinar Ismail, "The Effect of Religiosity and Trust on Intention to Pay in Ziswaf Collection Through Digital Payments," *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)* 6, no. 1 (June 30, 2020), <https://doi.org/10.20473/jebis.v6i1.17293>.

¹⁹ David G Myers, *Psikologi Sosial = Social Psychology Buku 2*, 10th ed. (Jakarta: Salemba Humanika, 2012).

²⁰ Darwis Harahap and Ahmad Afandi, "Altruism As A Moderation of Perception and Religiosity on The Decision to Pay Zakat at The National Amil Zakat Agency," *Russian Law Journal* 11, no. 4 (2023).

²¹ Berlian Febrianti and Ach. Yasin, "Pengaruh Literasi Zakat, Altruisme, dan Citra Lembaga terhadap Minat Muzakki Membayar Zakat di Lazis Nurul Falah Surabaya dengan Religiusitas sebagai Variabel Moderasi," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 5, no. 6 (May 1, 2023), <https://doi.org/10.47467/alkharaj.v5i6.3720>.

Nurul Falah. However, it is different in Harahap's study,²² where altruism cannot moderate the relationship between perception and religiosity. This is similar to Afandi's research,²³ which highlights the inability of altruism to moderate the relationship between perception, preferences, religiosity, and transparency in the decision of *Muzakki* to pay zakat.

The selection of LAZ Solopeduli is not without reason, as this institution is one of the new provincial-scale LAZ officially established in 2016, located in Solo city. Despite being relatively new, it has achieved commendable accomplishments. In 2017, LAZ Solo Peduli received an award from BAZNAS as a provincial-scale zakat amil institution with the best growth in ZIS.²⁴ Furthermore, in 2020, Solo Peduli successfully collected ZISWAF amounting to 25,525 billion rupiah. These funds were then distributed to various sectors such as education, health, humanitarian and social aid, as well as economic empowerment.²⁵

Considering the awards mentioned above, it is not wrong to assume that Solo Peduli is one of the LAZ institutions with great potential and a significant role in distributing zakat in Solo city. Therefore, the researcher is interested in examining the factors of Zakat Literacy, Trust, and Religiosity in the Decision of Muzakki to Pay Zakat at LAZ Solopeduli with Altruism as a Moderation Variable.

RESEARCH METHOD

This study employs a quantitative method with the aim of understanding, explaining, and predicting the nature of phenomena, particularly in developing models and theories. Research instruments are utilized, supplemented with quantitative data analysis to test previously established hypotheses.²⁶

Primary data for this study are obtained directly by distributing questionnaires to the muzakki. Meanwhile, secondary data are sourced from the

²² Harahap and Afandi, "Altruism As A Moderation of Perception and Religiosity on The Decision to Pay Zakat at The National Amil Zakat Agency."

²³ Ahmad Afandi, "Determinan Keputusan Muzakki Melaksanakan Pembayaran Zakat Pada Badan Amil Zakat Nasional dengan Altruisme Sebagai Variabel Moderasi" (Yogyakarta, UIN Sunan Kaljaga Yogyakarta, 2022), https://digilib.uin-suka.ac.id/id/eprint/55738/1/20208012036_BAB-I_IV-atau-V_DAFFTAR-PUSTAKA1.pdf.

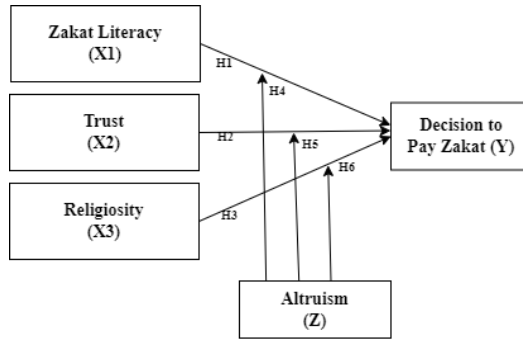
²⁴ Solo Peduli, "Solo Peduli Terima Penghargaan Di Ajang BAZNAS Award 2017," Solo peduli, 2017, <https://www.solopeduli.com/solopeduli-news-1382-solopeduli-terima-penghargaan-di-ajang-baznas-award-2017.html>.

²⁵ Muhammad Syfaul Adib and Sri Muljaningsih, "Pengaruh Kepercayaan, Transparansi dan Kualitas Pelayanan Terhadap Loyalitas Muzakki LAZ Solo Peduli" 2, no. 2 (2023).

²⁶ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. (Bandung: Alfabeta, 2018).

Central Statistics Agency and reports from LAZ Solopeduli. The purposive sampling method is employed in this research, where respondents selected must meet specific criteria,²⁷ including being an Indonesian Muslim who has paid zakat at LAZ Solo Peduli. According to Hair's opinion, the sample size to be used is five times the total number of indicators, which will be disseminated through Google Forms.²⁸ This study uses 21 indicators; hence, the minimum sample size is 105 respondents.

Research Model



Source: Author's elaboration

The next step in the research involves utilizing the Structural Equation Modeling (SEM) method. The use of this method is the most suitable for testing latent variables (variables that cannot be directly measured, such as attitudes or feelings) to address the research objectives. The choice of SEM is not without reason, as this technique allows researchers to simultaneously test a series of interrelated dependencies among indicators with latent variables and their relationships to several latent variables.²⁹ The testing in SEM takes place with two models: the measurement model and the structural model.³⁰

Tabel 1.

Operational Definition of Variable

No	Variable	Definition	Indicators
1.	Zakat Literacy	A person's understanding in reading, comprehending,	Sutorno: 1) Knowledge related to

²⁷ Sekaran et al., *Research Method For Business: A Skill Building Approach*, 8th ed. (Wiley: New Jersey, 2020).

²⁸ Joseph F. Hair et al., "When to Use and How to Report the Results of PLS-SEM," *European Business Review* 31, no. 1 (January 14, 2019), <https://doi.org/10.1108/EBR-11-2018-0203>.

²⁹ *Ibid.*

³⁰ Naresh K. Malhotra, Daniel Nunan, and David F. Birks, *Marketing Research an Applied Approach*, 5th ed. (New York: Pearson, 2017).

No	Variable	Definition	Indicators
		calculating, and obtaining information that is closely related to zakat, which in turn will increase individual awareness of the importance of paying zakat. ³¹	the obligation to pay zakat 2) Knowledge regarding the calculation of zakat.. 3) Knowledge about the impact of paying zakat 4) Knowledge about zakat distribution program
2.	Trust	The willingness of <i>muzakki</i> to entrust their funds continuously in zakat institutions so that they can be distributed to <i>mustabik</i> zakat with the right target, because <i>muzakki</i> believe that the institution is professional, trustworthy, and transparent.. ³²	Wibowo: 1) Openness 2) Competence 3) Honesty 4) Integrity 5) Accountability 6) Sharing and Reward
3.	Religiosity	The level of understanding and commitment to one's religion. ³³	Bahri: 1) Belief Dimension 2) Dimensions of Religious Practice 3) Dimensions of Experience 4) Dimension of Religious Knowledge 5) Dimension of Practice

³¹ BAZNAS, “Indeks Literasi Zakat : Teori dan Konsep” (Pusat Kajian Strategis – Badan Amil Zakat Nasional (Puskas BAZNAS), 2019).

³² Satrio and Siswantoro, “Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat.”

³³ Charles Y. Glock and Rodney Stark, *Religion And Society In Tension: A Publi. From The Research Program In The Sociology Of Religion Survey Research Center* (Chicago: University of California, 1968).

No	Variable	Definition	Indicators
4.	Altruism	An attitude or instinct of a person that prioritizes the interests and goodness of others over personal interests. ³⁴	Nashori: 1) Empathy 2) Inclination to give 3) Voluntary
5.	Decision to Pay Zakat	A desire that arises from the muzakki's personality that comes from attention and awareness to pay zakat. ³⁵	Hahn: 1) Consumer routine 2) Quality obtained 3) Commitment or loyalty

Source: Author's elaboration

RESULT AND DISCUSSION

Result

Profile of Respondents

Based on the results of the questionnaire distribution to 105 muzakki at LAZ Solopeduli in Solo city, which served as the sample for this research, the majority of respondents were females (n=65; 70%) and males (n=40; 30%). The age of the respondents was predominantly in the range of 20-30 years (n=19; 47.5%), followed by the age group of 31-40 years (n=11; 27.5%), 41-50 years (n=9; 22.5%), and 51-60 years (n=1; 2.5%). In terms of occupation, some respondents were dominated by private employees (n=9; 22.5%), followed by civil servants (n=7; 17.5%), and entrepreneurs (n=5; 12.5%), while 19 respondents or 47.5% had other occupations.

Validity and Reliability

Upon careful observation of Table 2, it is mentioned that all indicators have outer loading values ≥ 0.7 . This measurement aligns with Hair's opinion, where the outer loading value should reach 0.50 or higher.³⁶ Therefore, it can be stated that all indicators have achieved valid values. As for reliability, it is obtained from the evaluation of the Cronbach's Alpha and Composite reliability values from the PLS calculation. The standard values for Cronbach's Alpha and

³⁴ David G Myers, *Psikologi Sosial Buku 2*. (Jakarta: Salemba Humanika, 2012).

³⁵ Ahmad Afandi, Annessa Fadhillah, and Nurul Wahida Hidayat, "Pengaruh Pengetahuan, Religiusitas, Transparansi dan Reputasi Lembaga Terhadap Keputusan Muzaki Dalam Membayar Zakat di Badan Amil Zakat Nasional Kota Yogyakarta," *Journal of Islamic Social Finance Management* 3, no. 1 (June 30, 2022), <https://doi.org/10.24952/jisfim.v3i1.5598>.

³⁶ Joseph Franklin Hair et al., *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (Sage Publications, 2021).

Composite reliability must reach 0.6-0.7 for their reliability to be accepted, and if the value is 0.7-0.9, then the reliability is considered satisfactory. Looking at Table 2, it is known that all latent variables have achieved satisfactory reliability.

The next stage goes into Convergent Validity testing which seeks to determine how a measuring instrument will be used and must be positively correlated with measuring instruments from the same construct.³⁷ To determine convergent validity, it can be determined by evaluating the Average Variance Extracted (AVE) value which is the average R² value of the indicators in a construct. The standard AVE value must reach 0.5 and above which will ensure that the construct is successfully explained by the variables contained in the indicator,³⁸ while looking at table 2 shows that the convergent validity value is greater than 0.5, so that further analysis can be carried out.

Table 2.
Validity and Realibility Indicator Results

	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Zakat Literacy	0.808	0.874	0.913	0.725
	0.844			
	0.860			
	0.893			
Trust	0.837	0.888	0.915	0.643
	0.732			
	0.802			
	0.750			
	0.834			
Religiosity	0.843	0.880	0.912	0.676
	0.788			
	0.828			
	0.792			
Altruism	0.856	0.826	0.849	0.656
	0.963			
	0.700			
Altruism + Zakat Literacy	0.743	1.000	1000	1000
	0.883			

³⁷ Hair et al.

³⁸ Hair et al.

	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Altruism + Trust	0.944	1.000	1000	1000
Altruisme + Religiosity	0.866	1.000	1000	1000
	0.843			
Decision to Pay Zakat	0.875	0.789	0.877	0.704
	0.798			

Source: primary data (processed)

Hypothesis

After conducting a two-step approach through Structural Equation Modeling (SEM), including an analysis of measurement models through validity and reliability tests, the next stage will involve analyzing the structural model to understand the relationships between the variables examined in the study. The relationships between latent variables and hypotheses will be tested to examine the structural model by evaluating the t-statistic and p-value. Subsequently, the t-statistic and p-value will be analyzed to determine the relationships between latent variables. If one wishes to understand the results of the structural model analysis using the t-value, it can be elaborated in Table 3.

To examine the formative model relationships, a comparison of Weighting (indicator weights) for each indicator will be conducted to determine which indicators contribute the most to a construct. If the alpha value is 5%, then indicators with the smallest weights (t-statistic ≥ 1.96) indicate a significant relationship between exogenous and endogenous variables. Further measurement through relationship analysis can be performed by examining the p-value to determine the significant strength between exogenous and endogenous variables. The standard significance level of the p-value is 0.05, meaning that exogenous variables have a significant impact on endogenous variables if the value is ≤ 0.05 .

Table 3.
Hypothesis Result

Hypothesis	Original Sampel	T-Statistics	P-Values
H1 Zakat Literacy → Decision to Pay Zakat	0.515	4.624	0.000
H2 Trust → Decision to Pay Zakat	0.240	1.970	0.049
H3 Religiosity → Decision to Pay Zakat	0.288	2.004	0.046
H4 Altruism → Decision to Pay Zakat	-0.053	0.593	0.554
H5 Altruism + Zakat Literacy	-0.210	1.446	0.149
H6 Altruism + Trust	0.010	0.086	0.932

Hypothesis	Original Sampel	T-Statistics	P-Values
H7 Altruism + Religiosity	0.193	1.338	0.181

Source: primary data (processed)

Looking at Table 3, which shows that the literacy of zakat toward zakat payment decisions has a raw sample value of 0.515, a t-statistic of 4.624 > 1.96, and a p-value of 0.000 < 0.05, meaning that zakat literacy positively influences the decision of muzakki to pay zakat, thus accepting H1. Next, trust in decisions has a raw sample value of 0.240, a t-statistic of 1.970 > 1.96, and a p-value of 0.049 < 0.05, indicating that trust positively influences the decision of muzakki to pay zakat, hence accepting H2. Furthermore, religiosity towards decisions has a raw sample value of 0.288, a t-statistic of 2.004 > 1.96, and a p-value of 0.046 < 0.05, meaning that religiosity significantly and positively affects the decision of muzakki to pay zakat, thus accepting H3.

As for altruism as the moderation of zakat literacy, it has a raw sample value of -0.210, a t-statistic of 1.446 < 1.96, and a p-value of 0.149, indicating that altruism cannot moderate (strengthen) zakat literacy towards the decision of muzakki to pay zakat, hence rejecting the H4 value. Similarly, altruism as the moderation of trust has a raw sample value of 0.010, a t-statistic of 0.086 < 1.96, and a p-value of 0.932 > 0.05, meaning that altruism cannot moderate (strengthen) trust in the decision of muzakki to pay zakat, hence rejecting the H5 value. Lastly, altruism as the moderation of religiosity has a raw sample value of 0.193, a t-statistic of 1.338 < 1.96, and a p-value of 0.181 > 0.05, indicating that altruism cannot moderate (strengthen) religiosity towards the decision of muzakki to pay zakat, hence rejecting the H6 value.

Discussion

Zakat literacy on *Muzakki's* decision to pay zakat at LAZ Solopeduli

In accordance with the estimation results, this study indicates that the variable of zakat literacy has a positive and significant relationship with the decision of muzakki to pay zakat at LAZ Solopeduli. This finding supports several previous studies showing that zakat literacy has a positive and significant effect on the behavior of Muslims in paying zakat through official institutions.^{39,40,41,42} The context of zakat literacy in this study refers to the

³⁹ Atiqa Syaksena and Marlina Ekawaty, "Effect of Zakat (Almsgiving) Literacy Level on Muzakki's Decision to Pay Zakat in Registered Zakat Institutions," *Journal of Islamic Economics, Management, and Business* 3, no. 1 (2021), <https://doi.org/10.21580/jiemb.2021.3.1.8841>.

⁴⁰ Rahmatina Awaliah Kasri and Adela Miranti Yuniar, "Determinants of Digital Zakat Payments: Lessons from Indonesian Experience," *Journal of Islamic Accounting and Business Research* 12, no. 3 (2021).

obligation of a muzakki to pay zakat, the ability to calculate zakat obligations, the impact of zakat payment, and the model of zakat distribution programs. Therefore, it can be assumed that the higher someone's level of zakat literacy, the more it will impact the decision of muzakki to deposit their funds in official institutions.

Trust on *Muzakki's* decision to pay zakat at LAZ Solopeduli

Similarly, trust in zakat institutions has also been proven to have a positive and significant relationship with the decision of muzakki to pay zakat. This finding shows a high level of trust among muzakki in paying zakat at LAZ Solopeduli. While this finding aligns with expectations, it is essential for zakat institutions to strengthen the importance of providing accurate, honest, and accountable information to zakat payers. This aligns with respondents' responses, with the majority stating, "The zakat collector at LAZ Solopeduli consistently informs about the results of zakat distribution every month through electronic magazines." This practice is crucial to enhance muzakki's trust in paying zakat, ensuring their consistent commitment to depositing funds in official institutions. This research's results are consistent with Sukrianto,⁴³ Rahmini⁴⁴ and Wahyundaru's study,⁴⁵ which suggests that growing and strengthening muzakki's trust in zakat institutions will increase muzakki loyalty in paying zakat through official channels.

Religiosity to *Muzakki's* decision to pay Zakat at LAZ Solopeduli

Furthermore, the study indicates that the variable of religiosity has a positive and significant influence on the decision of *muzakki* to pay zakat at LAZ Solopeduli. This is not unrelated to the factor of faith, which is the basic foundation inherent in each Muslim to worship Allah SWT, His Messenger, and all that Allah SWT has revealed and brought by His Messenger. Therefore, it is a

⁴¹ Rahmatina A. Kasri and Meis Winih Sosiati, "Determinant of The Intention to Pay Zakat Online: The Case of Indonesia," *Journal of Islamic Monetary Economics and Finance* 9, no. 2 (May 31, 2023), <https://doi.org/10.21098/jimf.v9i2.1664>.

⁴² Irsyad, Wediawati, and Solikhin, "Pengaruh Literasi Zakat dan Kepercayaan pada Lembaga Pengelola Zakat Terhadap Perilaku Membayar Zakat Muzakki di Kota Jambi Tahun 2021- 2022."

⁴³ Muhammad Sukrianto, "Minat Berzakat Generasi Milenial Indonesia," *JAKA; Jurnal Analisis Kebijakan Kementerian Agama* 01, no. 02 (2023).

⁴⁴ Rahmini Hadi et al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration," *International Journal of Data and Network Science* 8, no. 1 (2024), <https://doi.org/10.5267/j.ijdns.2023.8.025>.

⁴⁵ Sri Dewi Wahyundaru and Osmad Muthaher, "The Determinant Interest to Pay Zakat, Trust and Motivation as Mediation," *International Journal of Multicultural and Multireligious Understanding* 10, no. 02 (2023), <http://dx.doi.org/10.18415/ijmmu.v10i2.4583>.

duty for a Muslim to practice the commandments and not forget the obligation to pay zakat. Paying zakat is a pillar and foundation in Islam. This finding is consistent with the applied theory, where a religious individual is committed to the religion and its teachings, including the commitment to paying zakat to the mustahik. This is in line with the respondents' answers, with 80% stating, "Paying zakat is an obligation for every individual Muslim," confirming that most *muzakki* at LAZ Solopeduli meet the criteria as religious individuals with sufficient basic literacy about zakat. However, religious conviction will vary among individuals, and everyone will differ in practicing religious commands, especially in ritual acts such as paying zakat. Paying zakat, however, helps the poor mustahik transform into *muzakki*.⁴⁶

This research's results are supported by the study of Roza,⁴⁷ Hikmah,⁴⁸ and Harmaini⁴⁹ stating that religiosity has a positive and significant influence on the decision of muzakki to pay zakat professionally through LAZ Solopeduli. On the other hand, these findings contradict the study conducted by Afandi,⁵⁰ Mubarak,⁵¹ dan Syafira⁵² which suggests that religiosity does not have a significant influence on the decision of muzakki to pay zakat through official institutions.

Altruism on *Muzakki's* decision to pay zakat at LAZ Solopeduli

Examining the results of this study, which indicate that the variable of altruism cannot influence the decision of muzakki to pay zakat, suggests that although most muzakki have a high awareness of giving zakat, it is not a determining factor. This is because there are also some *muzakki* with low awareness of the social needs of the surrounding community. Therefore, it is

⁴⁶ Mufti Afif et al., *Optimalisasi Pengelolaan Filantropi Islam Berbasis Masjid*, 1st ed. (Ponorogo: UNIDA Gontor Press, 2021).

⁴⁷ Nadila Roza, "Pengaruh Religiusitas Dan Peran Pemerintah Terhadap Keputusan Muzakki Untuk Membayar Zakat Di Badan Amil Zakat Nasional (Baznas)."

⁴⁸ Hikmah, Anwar, and Katman, "Pengaruh Literasi Zakat dan Religiusitas terhadap Kepatuhan Membayar Zakat Pertanian: Studi Kasus Kec. Pitu Riawa Kab. Sidenreng Rappang."

⁴⁹ Harmaini, Yuswar Zainul Basri, and Willy Arafah, "Determinant of Interest in Paying Zakat with Age as a Moderating Variable (Study on Minang Society)," *APTISI Transactions on Management (ATM)* 7, no. 2 (February 2, 2022), <https://doi.org/10.33050/atm.v7i2.1821>.

⁵⁰ Afandi, Fadhillah, and Hidayat, "Pengaruh Pengetahuan, Religiusitas, Transparansi dan Reputasi Lembaga Terhadap Keputusan Muzaki Dalam Membayar Zakat di Badan Amil Zakat Nasional Kota Yogyakarta."

⁵¹ Wafiq Ibnu Mubarak and Rini Safitri, "Analisis Faktor yang Mempengaruhi Minat Muzaki Membayar Zakat," *Jurnal Tabarru': Islamic Banking and Finance* 5, no. 2 (December 7, 2022), [https://doi.org/10.25299/jtb.2022.vol5\(2\).9951](https://doi.org/10.25299/jtb.2022.vol5(2).9951).

⁵² Syafira, Ratnasari, and Ismail, "The Effect of Religiosity and Trust on Intention to Pay in Ziswaf Collection Through Digital Payments."

reasonable to conclude that altruism is not the determining factor that prompts muzakki to pay zakat through official institutions. On the other hand, an individual's decision to pay zakat is often influenced by other factors such as economic conditions, social environmental factors, or religious factors. In the context of this study, most respondents who are muzakki at LAZ Solopeduli tend to pay zakat due to religious values. As nearly 90% of the respondents state, "The tendency to pay zakat at LAZ Solopeduli is because it is part of the pillars of Islam." Thus, it can be assumed that religious motivation or religiosity is a dominant factor influencing zakat payment at LAZ Solopeduli.

The findings of this study are not supported by the research of febrianti⁵³ & Oktavaini⁵⁴ which states that altruism significantly influences the decision of muzakki to pay zakat through official institutions. In contrast, the research conducted by Pakawaru⁵⁵, Afandi⁵⁶ dan Purwanto⁵⁷ supports this study, stating that muzakki's decisions to pay zakat do not necessarily have to be influenced by altruism because there are other factors that have a more significant impact.

Altruism Can moderate Zakat Literacy on *Muzakki's* decision to pay zakat at LAZ Solopeduli

Based on the researcher's testing, which shows that altruism is unable to moderate zakat literacy's impact on the decision of muzakki to pay zakat at LAZ Solopeduli, it indicates that an individual's altruistic attitude may not directly affect their literacy regarding zakat. Even though someone may have noble intentions and goodwill towards others, it does not mean that it directly and automatically enhances their knowledge and understanding of zakat. Literacy is

⁵³ Febrianti and Yasin, "Pengaruh Literasi Zakat, Altruisme, dan Citra Lembaga terhadap Minat Muzakki Membayar Zakat di Lazis Nurul Falah Surabaya dengan Religiusitas sebagai Variabel Moderasi."

⁵⁴ Shalsa Alfira Oktaviani, "Analisis Pengaruh Literasi Zakat, Pendapatan dan Altruisme terhadap Keputusan Muzakki Dalam Membayar Zakat Profesi Melalui Lembaga Zakat Dengan Transparansi Sebagai Variabel Moderating (Studi Pada Muzakki DKI Jakarta)," *Account: Jurnal Akuntansi, Keuangan dan Perbankan* 9, no. 2 (December 6, 2022), <https://doi.org/10.32722/account.v9i2.4689>.

⁵⁵ Irham Pakawaru and Muhammad Syafaat, "How Does Financial Accountability, Information Quality, and Altruism Drive Business Zakat Compliance Through Business Growth Mediation?," *Jurnal Ilmu Ekonomi Dan Bisnis Islam* 5, no. 2 (December 17, 2023), <https://doi.org/10.24239/jiebi.v5i2.245.149-171>.

⁵⁶ Afandi, "Determinan Keputusan Muzakki Melaksanakan Pembayaran Zakat Pada Badan Amil Zakat Nasional dengan Altruisme Sebagai Variabel Moderasi."

⁵⁷ A. Purwanto, Mukarromah, and Sulaeman, "Pengaruh Social Campaign dan Kepekaan Sosial (Altruisme) Terhadap Jumlah Donatur ZIS Pada Masa Pandemi (Studi Kasus LAZ Harfan Banten)," *Tsarwah: Jurnal Ekonomi Dan Bisnis Islam* 07, no. 01 (2022).

more likely to be influenced by factors such as education and information obtained by observing the efforts made by *muzakki* to deepen their understanding of zakat practices.

The findings of this study align with the exposition of Afandi,⁵⁸ Mardiah⁵⁹ & Afandi⁶⁰ stating that variables such as perception, preferences, religiosity, and transparency do not affect the decision to pay zakat at BAZNAS through altruism. In relation to an individual's decision to give zakat, this study differs from some previous research conducted by Hayani,⁶¹ Febrianti⁶² & Oktaviani⁶³ which affirms that the presence of altruism in individuals can strengthen zakat literacy in the decision of muzakki to pay zakat through official institutions.

Altruism Can Moderate Trust on *Muzakki's* Decision to pay zakat at LAZ Solopeduli

The findings of this study have confirmed that the presence of the altruism variable as a moderation factor does not strengthen the trust of muzakki in paying zakat to LAZ Solopeduli. This implies that although altruism inherently has a high motivation to help others, in reality, it is neither instant nor easy to build the trust of muzakki in paying zakat. Building trust in an institution is not an easy process and requires time and several stages.⁶⁴ In the case of muzakki at LAZ Solopeduli, they already have a strong belief in depositing their

⁵⁸ Ahmad Afandi, Darwis Harahap, and Maisarah Lubis, "Analisis Faktor-Faktor Yang Mempengaruhi Minat Wakif Dalam Berwakaf Pada Cash Waqf Linked Sukuk (CWLS) Dengan Altruisme Sebagai Variabel Moderasi," *Al-Awqaf: Jurnal Wakaf dan Ekonomi Islam* 15, no. 1 (June 30, 2022), <https://doi.org/10.47411/al-awqaf.Vol15Iss1.161>.

⁵⁹ Ainul Mardiah, "Faktor-Faktor Yang Mempengaruhi Keputusan Wakif Berwakaf Melalui Uang (Studi Koperasi Syariah Benteng Mikro Indonesia Cabang Curug Tangerang)" (Jakarta, UIN Syarif Hidayatullah Jakarta, 2023).

⁶⁰ Afandi, "Determinan Keputusan Muzakki Melaksanakan Pembayaran Zakat Pada Badan Amil Zakat Nasional dengan Altruisme Sebagai Variabel Moderasi."

⁶¹ Nurrahmi Hayani, Sri Murhayati, and Abdiana Illosa, "Pengaruh Religious Altruism dan Religious Enrichment terhadap Keputusan Pembelian Produk UMKM oleh Muslim di Kota Pekanbaru," *JIEI: Jurnal Ilmiah Ekonomi Islam* 9, no. 2 (2023), <http://dx.doi.org/10.29040/jiei.v9i2.8991>.

⁶² Febrianti and Yasin, "Pengaruh Literasi Zakat, Altruisme, dan Citra Lembaga terhadap Minat Muzakki Membayar Zakat di Lazis Nurul Falah Surabaya dengan Religiusitas sebagai Variabel Moderasi."

⁶³ Alfira Oktaviani, "Analisis Pengaruh Literasi Zakat, Pendapatan dan Altruisme terhadap Keputusan Muzakki Dalam Membayar Zakat Profesi Melalui Lembaga Zakat Dengan Transparansi Sebagai Variabel Moderating (Studi Pada Muzakki DKI Jakarta)."

⁶⁴ Banu Muhammad Haidlir et al., "Determinants and Impacts of Trust on Awqaf Institutions: Intergenerational Evidence from Indonesia," *ETIKONOMI* 22, no. 1 (March 4, 2023), <https://doi.org/10.15408/etk.v22i1.26307>.

funds there because the institution has demonstrated good examples through effective management and targeted distribution of zakat. Supported by responses from nearly 70% of the respondents stating, "The management of Zakat funds at LAZ Solopeduli is transparent to the wider community, especially zakat payers (muzakki)." On the other hand, the desire of muzakki to pay zakat is not due to social pressure but arises from a sense of personal responsibility as a devout Muslim. Therefore, it can be stated that muzakki at LAZ Solopeduli already trust their institution significantly and do not need reinforcement from altruistic factors to pay zakat. Trust is more influenced by rational and concrete factors and is not always moderated by emotional altruistic impulses. Hence, these findings are supported by the research of Kholil⁶⁵ and Adhiatma,⁶⁶ which indicates that the altruism variable cannot influence the obligation of farmers to pay agricultural zakat in the Jetis Ponorogo sub-district.

Altruism Can Moderate Religiosity on *Muzakki's* Decision to pay zakat at LAZ Solopeduli

The next finding from the aspect of religiosity indicates that the altruism variable has not been able to moderate religiosity's impact on the decision of muzakki to pay zakat at LAZ Solopeduli. This may suggest that an individual with a high level of religiosity will likely impact their adherence to religious commands. As mentioned by Usman⁶⁷ for Muslim consumers, religiosity is the primary and dominant factor in deciding to adopt a product, idea, or new technology. On the other hand, religiosity plays a crucial role for a Muslim in acting on various matters, especially those related to religious factors. For example, to fulfill obligations in paying zakat or giving endowments. In line with the respondents' answers in this study, most of them have a deep understanding of religious commands, stating, "Paying zakat is one of the religious commands and is an obligation for Muslims." Therefore, it can be stated that religiosity is a reflection of an individual's beliefs and practices in their religious faith. In terms of paying zakat, religiosity is the primary guide because Islam is very firm in its command, making it obligatory for every capable Muslim to pay zakat as one of the pillars of Islam. Hence, it is reasonable if altruism has not been able to

⁶⁵ Musyaffak Kholil, "Pengaruh Religiositas, Altruisme, dan Pemahaman Zakat Terhadap Kewajiban Petani Membayar Zakat Pertanian (Studi Pada Desa Wonokerto Kecamatan Jetis Kabupaten Ponorogo)" (Ponorogo, IAIN Ponorogo, 2020).

⁶⁶ Ardian Adhiatma and Olivia Fachrunnisa, "The Relationship among Zakat Maal, Altruism and Work Life Quality: A Quantitative Analysis," *International Journal of Zakat* 6, no. 1 (2021).

⁶⁷ Hardius Usman et al., "Integrating Trust, Religiosity and Image into Technology Acceptance Model: The Case of the Islamic Philanthropy in Indonesia," *Journal of Islamic Marketing* 13, no. 2 (January 13, 2022), <https://doi.org/10.1108/JIMA-01-2020-0020>.

moderate religiosity because a muzakki tends to pay zakat due to religious demands rather than purely altruistic motives. Therefore, the results of this study are supported by the research of Harahap⁶⁸ and Wang⁶⁹ stating that altruism is not the main actor in moderating religiosity because altruism does not have enough capacity to moderate the impact of religiosity on the decision of muzakki to pay zakat at LAZ Solopeduli.

CONCLUSION

In this study, an attempt was made to identify whether the presence of altruism could be a differentiating factor in strengthening the decision of *muzakki* to pay zakat, especially at official institutions, particularly at LAZ Solopeduli. The results of this study indicate that although most respondents are committed muzakki who believe that LAZ Solopeduli is a trustworthy and transparent institution in managing its funds, the primary factor that motivates *muzakki* to pay zakat there is the religious obligation and a basic understanding of zakat that is reasonably sufficient. Therefore, other factors such as environmental conditions or altruistic attitudes do not serve as reinforcements to make muzakki more interested in paying zakat at official institutions.

There are three main conclusions that can be drawn from this research. Firstly, a fundamental understanding of zakat is crucial in encouraging *muzakki* to deposit their funds in official institutions. The role of zakat literacy is also essential in motivating *muzakki* to pay zakat because understanding the importance of paying zakat through official institutions indirectly helps alleviate poverty for the less fortunate, as zakat distribution is even and targeted, and zakat funds are not generalized to specific vulnerable groups.

Secondly, our findings also show that building public trust in zakat institutions must be based on honesty and accountability in managing entrusted zakat funds. LAZ Solopeduli has implemented transparency to zakat payers and is highly appreciated by *muzakki*. Additionally, in 2017, LAZ Solopeduli was the institution with the best growth in ZIS, so it is reasonable that trust in the institution has been built over the years, resulting in high trust among muzakki. how that building public trust in zakat institutions must be based on honesty and accountability in managing entrusted zakat funds. LAZ Solopeduli has implemented transparency to zakat payers and is highly appreciated by muzakki. Additionally, in 2017, LAZ Solopeduli was the institution with the best

⁶⁸ Harahap and Afandi, "Altruism As A Moderation of Perception and Religiosity on The Decision to Pay Zakat at The National Amil Zakat Agency."

⁶⁹ Wang Zheng, "Cultural Religiosity Moderates the Relationship between Trust and Altruism: A Study in 64 Countries," *Current Psychology* 43, no. 1 (January 2024), <https://doi.org/10.1007/s12144-023-04333-6>.

growth in ZIS, so it is reasonable that trust in the institution has been built over the years, resulting in high trust among muzakki.

Thirdly, the subsequent findings indicate that muzakki at LAZ Solopeduli do not need to be questioned about their religious understanding, especially in giving zakat. It is not only their strong religious aspect but also fortified by a robust understanding of basic zakat principles, making religiosity a key factor in this study.

The main implications of this research reveal the extent to which altruism plays a role in moderating the three factors: Zakat literacy, trust, and religiosity. The conclusion is that the use of altruism to strengthen these three factors in paying zakat is not necessary. The literacy aspect is more influenced by educational factors, information, and efforts made to strengthen it. Trust is primarily driven by rational and concrete factors and does not always require emotional encouragement. Lastly, religiosity is more influenced by religious demands, as Islam is firm regarding the pillars of Islam, particularly the obligation of zakat for those who are capable. Therefore, the presence of altruism itself does not have sufficient capacity to moderate religiosity.

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