The Influence of Religiosity, Income, and Trust on Income Zakat Intention

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Abstract

This study examines the impact of religiosity, income, and trust on individuals' intention to pay income zakat in Talo District, Seluma Regency, Indonesia. A quantitative method was employed using a structured questionnaire distributed to 100 eligible Muslim respondents. The analysis was conducted through multiple linear regression. Results demonstrate that religiosity, income, and trust significantly affect zakat payment intention, with religiosity emerging as the strongest predictor. The model explains 50.7% of the variance in zakat intention. These findings suggest that enhancing religious commitment, economic capacity, and institutional trust is vital to fostering zakat compliance, especially in semi-rural communities. The study also underscores the need for targeted awareness campaigns and more transparent zakat management to strengthen public confidence in formal zakat institutions. By integrating behavioral and institutional dimensions, this research contributes to a more comprehensive understanding of Islamic philanthropic behavior in emerging economies.

INTRODUCTION

Zakat is one of the core instruments in the Islamic economic system, serving vital social and financial functions. Theologically, zakat is not merely a vertical devotion to God but also a manifestation of social justice and economic solidarity among individuals (Kholid & Nadhifah, 2020; Yusro & Fauziah, 2021). When implemented optimally, zakat is believed to significantly reduce social inequality, alleviate poverty, and reinforce the financial resilience of the ummah.

In Indonesia, zakat has a strong legal basis through Law No. 23 of 2011 concerning Zakat Management. The establishment of official zakat institutions such as BAZNAS and LAZ is expected to enhance public participation in formal zakat payments (Rivai et al., 2020; Maulida & Amalia, 2022). However, a wide gap remains between the national zakat potential and the actual collection. According to BAZNAS (2023), actual zakat collection only reaches around 3% of its estimated potential. One notable form of contemporary zakat is income zakat or professional zakat. This type of zakat is levied on regular income such as salaries or honorariums and becomes obligatory when income reaches the nishab threshold (Syatibi, 2020; Aziz et al., 2021). Although widely advocated through religious rulings and national campaigns, the practice of income zakat at the grassroots level continues to face participation challenges.

The lack of public awareness and participation in income zakat payments is influenced by various factors. Prior studies have suggested that psychological (religiosity), economic (income), and sociological (trust) variables are critical in shaping one's intention to pay zakat (Solikhah et al., 2023; Firmansyah & Lestari, 2019). Religiosity, often considered a key determinant of religious behavior, has been found to correlate positively with zakat compliance. Individuals with high religiosity are more likely to view zakat as a divine obligation with both spiritual and social consequences (Fikri & Nurazizah, 2021; Khairani & Indrawati, 2022; Wahyuni et al., 2023).

However, religiosity alone may not be sufficient to stimulate zakat payment unless accompanied by adequate income capacity. Income plays a decisive role in determining whether one is financially capable of fulfilling zakat obligations. Studies by Pertiwi (2020) and Aningsih (2019) indicate that while income influences zakat compliance, it must also be supported by awareness and prioritization.

Another equally important factor is trust in zakat institutions. People are more inclined to channel their zakat through formal organizations when they are confident that these institutions operate transparently, accountably, and effectively (Mubarok & Irwan, 2020; Solikhah et al., 2023). Trust is shaped by service quality, reliable reporting, and consistent communication between the institution and the public.

Previous research has confirmed the strong link between trust and zakat interest. Sumadi & Priliastuti (2021) concluded that higher levels of trust in zakat institutions significantly increase people's willingness to pay zakat. Likewise, Khairi et al. (2022) highlighted the critical role of institutional reputation and the involvement of religious leaders in enhancing public confidence.

Despite these findings, inconsistencies persist in the literature. Safitri & Suryaningsih (2021) found that even highly religious individuals may not necessarily participate in income zakat, suggesting that other factors such as zakat literacy, preferred distribution channels, and social norms must be considered (Daud et al., 2021; Yusro & Fauziah, 2021).

These three core variables—religiosity, income, and trust—may interact and jointly influence the community's intention to fulfill income zakat. A study by Faridatus et al.

(2023) supports this idea, noting that a combination of strong religiosity, stable income, and institutional trust significantly drives zakat compliance.

Nevertheless, most studies to date have focused on urban areas or populations with relatively high levels of zakat awareness. There is a notable research gap in rural or semi-rural settings, such as in Talo District, Seluma Regency, where socioeconomic characteristics may uniquely shape zakat behavior (Setiawan et al., 2021).

Preliminary field observations reveal that many people in Talo still equate zakat solely with zakat fitrah, indicating low literacy concerning income zakat. A local imam noted that several eligible individuals had never paid income zakat due to misunderstanding or distrust in local zakat bodies (Imam Interview, 2024; Daud et al., 2021). This situation underscores the urgent need for research that quantitatively examines the influence of religiosity, income, and trust on people's intention to pay income zakat, particularly in underserved rural contexts. A quantitative approach allows for a structured and empirical evaluation of the relationships among variables (Sugiyono, 2022; Umar, 2020).

This study seeks to fill this gap by surveying residents in Talo District, whose demographic and social profiles reflect a semi-rural community. Using structured questionnaires and multiple linear regression analysis, this research will assess the strength of each independent variable in influencing zakat intention. The findings of this study are expected to offer both theoretical contributions to the body of zakat literature and practical implications for zakat institutions in designing more effective outreach strategies. Moreover, the results may serve as a basis for improving communication between zakat organizations and local communities to boost formal zakat participation.

METHODS

This study employs an associative research design with a quantitative approach, conducted through field research in Talo District, Seluma Regency. The primary objective is to examine the effect of religiosity, income, and trust on the community's intention to pay income zakat through official zakat institutions.

The population in this study consists of 11,928 Muslim residents of Talo District. Given the large population size, a probability sampling technique was applied to ensure each individual had an equal chance of being selected. The inclusion criteria were as follows: (1) Muslims aged 20–40 years (productive age), (2) individuals with middle to high income levels (above the regional minimum wage), (3) those who actively participate in religious activities (indicating high religiosity), and (4) those with existing knowledge or experience in paying income zakat.

Data were obtained from two main sources:
- Primary data were collected through structured questionnaires distributed to 100 selected respondents.
- Secondary data were gathered from scholarly journals, books, and reliable websites to support the theoretical framework and discussion.

To ensure the quality of the research instrument, several statistical tests were conducted:
- Validity and reliability tests were performed using SPSS 23.0 to confirm that the questionnaire items accurately and consistently measured the intended variables.
- Classical assumption tests included normality (Kolmogorov–Smirnov test), multicollinearity (VIF and Tolerance), and heteroscedasticity (Glejser test) to validate the appropriateness of the regression model.

The data were then analyzed using multiple linear regression analysis, aimed at

determining the influence of religiosity (X_1), income (X_2), and trust (X_3) on the dependent variable—community intention to pay income zakat (Y). The regression model used is as follows:

$$Y = \alpha + \beta 1 X1 + \beta 2 X2 + \beta 3 X3 + \varepsilon$$

Where:

- Y: Intention to pay income zakat
- α: Intercept
- β1,β2,β3: Coefficients for religiosity, income, and trust respectively
- ε: Error term

Furthermore, coefficient of determination (R^2) was used to measure the extent to which the independent variables collectively explain variations in the dependent variable. T-tests and F-tests were conducted to assess the significance of individual and simultaneous effects, respectively, with a confidence level of 95% (α=0.05\alpha = 0.05α=0.05).

The results of this methodological process are expected to provide accurate empirical evidence on the determinants of income zakat intention among the Muslim community in Talo District, and serve as a reference for zakat institutions to improve their outreach and effectiveness.

RESULT AND DISCUSSION
RESULT
Results of Instrument Testing
Validity Analysis

Validity testing was conducted to examine whether the questionnaire items were statistically valid. This involved comparing the obtained correlation coefficients (r-count) with the critical values from the Pearson correlation table (r-table). Items with r-count values exceeding the r-table threshold at a specified significance level (e.g., α = 0.05) were considered valid. The detailed results of the validity test are presented in this table:

Table 1. Construct Validity Assessment for All Variables

Variabel	Item Statement	r-Calculated	r-Critical	Conclusion
intention to pay income zakat (Y)	Y1.1	0.699	0.195	Valid
	Y1.2	0.677	0.195	valid
	Y1.3	0.667	0.195	Valid
	Y1.4	0.668	0.195	Valid
	Y1.5	0.696	0.195	Valid
	Y1.6	0.732	0.195	Valid
	Y1.7	0.597	0.195	Valid
	Y1.8	0.662	0.195	Valid
	Y1.9	0.665	0.195	Valid
	Y1.10	0.652	0.195	valid
religiosity (X1)	X1.1	0.325	0.195	Valid
	X1.2	0.585	0.195	valid
	X1.3	0.630	0.195	Valid
	X1.4	0.626	0.195	Valid
	X1.5	0.668	0.195	Valid
	X1.6	0.580	0.195	Valid
	X1.7	0.703	0.195	Valid
	X1.8	0.772	0.195	Valid

Variabel	Item Statement	r-Calculated	r-Critical	Conclusion
	X1.9	0.737	0.195	Valid
	X1.10	0.749	0.195	valid
Income (X2)	X2.1	0.408	0.195	Valid
	X2.2	0.567	0.195	valid
	X2.3	0.597	0.195	Valid
	X2.4	0.644	0.195	Valid
	X2.5	0.672	0.195	Valid
	X2.6	0.644	0.195	Valid
	X2.7	0.581	0.195	Valid
	X2.8	0.381	0.195	Valid
trust (X3)	X3.1	0.735	0.195	Valid
	X3.2	0.813	0.195	valid
	X3.3	0.788	0.195	Valid
	X3.4	0.766	0.195	Valid
	X3.5	0.746	0.195	Valid
	X3.6	0.804	0.195	Valid
	X3.7	0.790	0.195	Valid
	X3.8	0.811	0.195	Valid
	X3.9	0.779	0.195	Valid
	X3.10	0.751	0.195	valid

Based on Table 1, which presents the results of the validity test, each variable shows r-calculated values exceeding the r-critical value of 0.195 for every item. This indicates that all indicators used in this study can be considered valid.

Reliability Test

Reliability testing was conducted to ensure the internal consistency of the measurement instrument. A research instrument is considered reliable if the Cronbach's Alpha coefficient reaches a value of 0.60 or higher. The results of the reliability test are presented below:

Table 2. Reliability Test Results

Variabel	*R Alpha*	*Cronbach Alpha*	Description
intention to pay income zakat (Y)	0.864	0.60	Reliabel
religiosity (X1)	0.841	0.60	Reliabel
Income (X2)	0.693	0.60	Reliabel
trust (X3)	0.927	0.60	Reliabel

Based on Table 2 above, it can be concluded that the items for the variables of Religiosity (X1), Income (X3), Trust (X2), and Public Interest (Y) are considered reliable, as they have Cronbach's Alpha values greater than 0.60. Therefore, these variables can be used for subsequent data analysis.

Classical Assumption Tests

Normality Test

The Kolmogorov-Smirnov test resulted in a p-value of 0.200, which is greater than the significance level of 0.05, indicating that the residuals are normally distributed. A complementary Monte Carlo simulation showed a consistent p-value of 0.720, further validating normality.

Multicollinearity Test

All independent variables met the thresholds for multicollinearity, with Tolerance values >

0.1 and VIF < 10, as follows:

- Religiosity: Tolerance = 0.666, VIF = 1.502
- Income: Tolerance = 0.871, VIF = 1.148
- Trust: Tolerance = 0.718, VIF = 1.392
  Thus, the regression model is free from multicollinearity.

Heteroscedasticity Test

Using the Glejser test, significance values for all independent variables were greater than 0.05, indicating the absence of heteroscedasticity:

- Religiosity: p = 0.095
- Income: p = 0.219
- Trust: p = 0.030

Hypothesis Testing

Partial Test (t-Test)

The t-test was used to evaluate the significance of each independent variable on the dependent variable. The results are summarized below:

Table 3. Partial Test (t-Test)

Variable	t-Statistic	p-Value	Significance
Religiosity	4.919	0.000	Significant
Income	2.640	0.010	Significant
Trust	3.140	0.002	Significant

All variables show **p-values < 0.05**, indicating that each has a **significant individual effect** on zakat payment intention.

Simultaneous Test (F-Test)

The ANOVA F-test resulted in an F-value of 32.918 and a p-value of 0.000, which is well below the 0.05 threshold. This means that religiosity, income, and trust collectively have a significant influence on the community's intention to pay income zakat.

Coefficient of Determination (R^2)

The R^2 value of 0.507 implies that 50.7% of the variation in the dependent variable (zakat intention) can be explained by the three independent variables. The remaining 49.3% may be attributed to other factors not included in the model, such as awareness, institutional policies, or socio-cultural influences.

Multiple Linear Regression Model

The resulting regression equation is:

$$Y = 0.708 + 0.467X1 + 0.340X2 + 0.208X3$$

Interpretation:

- For every one-unit increase in religiosity, the intention to pay zakat increases by 0.467 units.
- For every one-unit increase in income, intention increases by 0.340 units.
- For every one-unit increase in trust, intention increases by 0.208 units.

These findings suggest that religiosity has the strongest impact, followed by income, and then trust, all of which significantly influence the intention to pay income zakat.

DISCUSSION

The Influence of Religiosity on the Intention to Pay Zakat

The regression coefficient for religiosity (B = 0.467, p = 0.000) suggests that religiosity has the strongest effect on zakat payment intention. This supports the notion that personal faith and religious adherence significantly shape financial behavior in the

context of Islamic obligations. Individuals who maintain regular worship, participate in religious gatherings, and engage in spiritual learning are more aware of their religious duties, including zakat.

This finding aligns with Mus'ab (2011), who emphasized that religiosity has a dominant role in motivating individuals to pay zakat. Similarly, Solikhah et al. (2023) found religiosity to be a determinant in zakat compliance among urban populations. This confirms that the more internalized one's spiritual beliefs are, the more likely they are to act upon them.

The Quran clearly articulates the importance of zakat in Surah At-Taubah verse 103:
"Take, [O Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah's blessings] upon them." (Qur'an 9:103)

This verse shows that zakat is not merely a financial act but a spiritual purification process, reinforcing the connection between religiosity and financial conduct.

Hadiths of the Prophet Muhammad (peace be upon him) also link religiosity with charity: "Charity is proof (of faith)." (HR. Muslim). This reinforces that giving zakat is a tangible expression of one's religious commitment.

Islamic economist M. Umer Chapra (2000) emphasizes that a truly Islamic economy cannot exist without spiritually motivated individuals. He asserts that religious motivation is what distinguishes zakat from taxation, as it is rooted in self-purification and obedience to God.

The Influence of Income on the Intention to Pay Zakat

The coefficient of income (B = 0.340, p = 0.010) indicates that income positively affects the intention to pay zakat. Higher income individuals are more likely to meet the nisab (minimum threshold) and are therefore more likely to be obligated to pay zakat.

This is consistent with the findings of Intan Suri Mahardika Pertiwi (2020) and Sumadi & Priliastuti (2021), which show that income directly influences one's ability and willingness to give zakat. Financial sufficiency often correlates with a greater sense of social responsibility.

Zakat in Islam is not imposed on the poor. The condition of nisab ensures that only those with sufficient wealth are obligated. The Prophet Muhammad (peace be upon him) said:
"There is no zakat on wealth until one year has passed." (HR. Tirmidhi)

This emphasizes that zakat is meant for those with financial stability over time, underlining the economic dimension of the obligation.

Furthermore, in Islamic economic theory, zakat acts as a wealth purification tool, meant to redistribute excess wealth and foster economic balance. When individuals receive higher incomes, their responsibility to society increases accordingly.

According to al-Qaradawi (1999), income zakat is a modern development within Islamic jurisprudence (fiqh) to adapt to contemporary forms of earnings, including salaries. Thus, as income increases, awareness and compliance with zakat obligations should also grow.

The Influence of Trust on the Intention to Pay Zakat

The regression coefficient for trust (B = 0.208, p = 0.002) shows that trust in zakat institutions significantly affects people's willingness to pay. Trust encompasses transparency, professionalism, accountability, and the public image of the zakat institution.

This confirms the findings of Aningsih (2019) and Solikhah et al. (2023), where trust was a pivotal factor in zakat payment intention. Institutions that provide clear reports,

engage with communities, and are endorsed by religious leaders tend to gain higher public confidence.

In Islamic ethics, trust (amanah) is a fundamental value. The Quran states:
"Indeed, Allah commands you to render trusts to whom they are due..." (Qur'an 4:58)

This underscores the moral imperative for zakat institutions to uphold trustworthiness in handling public funds.

The Prophet Muhammad (peace be upon him) also said: "The signs of a hypocrite are three: ... when he is entrusted, he betrays." (HR. Bukhari and Muslim). Hence, institutional betrayal can deeply damage the community's willingness to participate in charitable giving.

Dr. Monzer Kahf, a prominent scholar in Islamic finance, asserts that the efficiency and credibility of zakat management bodies directly impact the system's success. Without public trust, even the most religious individuals may be reluctant to channel their zakat through formal institutions.

CONCLUSION

To summarize, religiosity stands out as the most influential factor, indicating that spiritual awareness is the primary driver of zakat payment behavior. Income follows, reaffirming that financial capacity is necessary to fulfill religious financial obligations. Trust, while the least in strength, is still vital—without it, institutional zakat may not be a preferred channel for many Muslims.

Thus, the development of zakat management in Talo District and similar communities should focus on enhancing religious literacy, promoting economic empowerment, and ensuring institutional integrity.

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