



The Influence of Regulations, Religiosity and Literacy on willingness to pay for Zakat of Professional Civil Servants in the Ministry of Religion of East Java Province

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ABSTRACT

Keywords:

Zakat;
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Religiosity;
Zakat Literacy

This study aims to determine the effect of regulation, religiosity and zakat literacy on compliance to pay professional zakat of ASN Regional Office of the Ministry of Religion of East Java Province. This research uses a quantitative approach with non-probability sampling technique with purposive sampling method. Research data were taken from primary sources through direct distribution of questionnaires and through google form to respondents. The results of partial test through SPSS found that the regulation, religiosity and zakat literacy has a significant effect on the willingness of Apparatus to pay professional zakat. Further, the results of simultaneous test found that the variables of regulation, religiosity, and zakat literacy have a significant effect on compliance in paying professional zakat. This finding contributes to the development of a more comprehensive theory of zakat compliance, which combines psychological, spiritual, and institutional aspects to support zakat institutions' performance.

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INTRODUCTION

Zakat is very appropriate in improving consumption, production, and distribution patterns with the aim of improving the welfare of the people (Rimpeng, 2022; Suryani & Fitriani, 2022; Muhammad, et. al., 2023). Zakat holds an important position in the Islamic religion (Cokrohadi Sumarto, et. al., 2020; Yasni & Erlanda, 2020; Al-Bawwab, 2023). Apart from functioning as the third pillar of Islam, zakat also functions as a means to foster empathy and contribute to individual economic welfare (Mohammed, et. al., 2021; Widiastuti, et. al., 2021; Febriandika et. al., 2023). The essence of zakat lies in the act of monetary contribution made by rich people, which is then distributed to a special group of Asnaf individuals who are entitled to receive zakat in accordance with the Islamic guidelines (Sawmar & Mohammed, 2021; Shuaib & Sohail, 2022).

Indonesia is one of the countries with the largest number of Muslims in the world, so the potential for receiving zakat funds is also very large. Based on BAZNAS calculation results, Indonesia's zakat potential reaches IDR 327 trillion, which is equivalent to 75% of the Indonesian APBN social protection budget (BAZNAS, 2023). One of the largest contributors to zakat in Indonesia is professional zakat. Sourced from the results of the Zakat Potential Mapping Indicator (IPPZ) issued by the National Zakat Amil Agency (BAZNAS) in 2022, it shows that the potential for professional zakat, especially in the ASN profession in Indonesia, reaches IDR. 1.33 trillion. Meanwhile, East Java province is in the second highest position with potential ASN zakat of 156.51 billion (Puskas BAZNAS, 2022). However, in reality, the high potential for zakat is not in line with the receipt of zakat funds obtained by BAZNAS. Data from Puskas BAZNAS shows that the total national zakat collection in 2022 will be IDR 22.4 trillion (Puskas BAZNAS, 2024).

The East Java BAZNAS professional zakat collection process is assisted by Zakat Collection Units (UPZ) spread across East Java, one of which is the UPZ of the Regional Office of the Ministry of Religion of East Java Province (Sawmar & Mohammed, 2021). UPZ's role is to collect zakat funds from employees of the Regional Office of the Ministry of Religion of East Java Province, then deposit them into BAZNAS East Java Abdul-(Jabbar & Bin-Nashwan, 2022). Based on the data UPZ Baznas East Java Zakat Funds from UPZ Regional Office of the Ministry of Religion of East Java in 2021, shows that the receipt of zakat funds from the UPZ Regional Office of the Ministry of Religion of East Java Province at the end of 2021 averaged IDR 9 million per month (jatim.baznas.go.id).

However, there are fluctuations in the receipt of zakat funds every month. Ideally, with a fixed income every month through a basic salary, the realization of professional zakat from employees of the Regional Office of the Ministry of Religion of East Java Province should be relatively stable every month, considering that Muslim ASNs have an obligation to pay professional zakat (Imamah & Priyono, 2023; Kamal, et. al., 2024), this phenomenon shows that there is a gap in zakat payments within the Regional Office of the Ministry of Religion of East Java Province.

Previous studies show that zakat compliance is influenced by certain factors. [David et. al., \(2011\)](#), [Mandagi, et. al., \(2021\)](#) and [Kerscher & Arboleya \(2022\)](#) found that zakat compliance is influenced by many aspects because the zakat command is part of religious teachings and has different characteristics from taxes. In line, [Sawmar et. al., \(2021\)](#) and [Munandar et. al., \(2019\)](#) stated that regulations of zakat influence compliance with zakat payments. Moreover, [Nopiardo, \(2016\)](#), [Agostinelli, et. al., \(2021\)](#) and [Entezaminia, et. al., \(2021\)](#) found that regulations are tools that contain guidelines and provisions that are used as a guide. Regulations are binding, limiting, and must be obeyed and implemented in order to create order, order and comfort ([Sands, 2023](#)). The existence of strict regulations can encourage someone to comply with government regulations, in this case the regulations related to zakat obligations ([Settimo, et. al., 2020](#); [Esrafilian-Najafabadi & Haghighat, 2021](#)). [Cokrohadisumarto et. al. \(2020\)](#) revealed that the implementation of zakat in Indonesia still has a gap between expectations and reality. Poor zakat collection is a common problem in many Muslim communities, mainly due to non-compliance ([Bin-Nashwan, et. al., 2021b](#); [Abdul-Jabbar & Bin-Nashwan, 2022](#); [Sadallah et. al., 2023](#); [Shukor, 2021](#); [Bin-Nashwan, et. al., 2021a](#)).

[Febriandika et. al., \(2023\)](#) found that religiosity factors influence Muslims' compliance in paying zakat. [Jinni & Amin \(2020\)](#) found that a person's religiosity will influence their thought patterns and how their behavior and attitudes are carried out both individually and towards the wider community. The obligation to pay zakat as part of religious teachings is greatly influenced by an individual's beliefs and dedication to his religion ([Abdullah & Sapiei, 2018](#)). Further, [Zaenal & Saoqi \(2020\)](#) found that the higher a person's zakat literacy, the greater the compliance with paying zakat. Meanwhile, [Nurjanah et. al., \(2022\)](#) shows that the existence of zakat literacy also influences compliance with paying zakat. [Antara et. al., \(2016\)](#) and [Vabella, et. al., \(2018\)](#) found that a person's knowledge, understanding and ability about a topic that can influence their behavior and decisions.

Based on the background of the problem and several differences in the results of previous research, this research aims to determine the influence of regulations, religiosity and zakat literacy on compliance with paying professional zakat in the Ministry of Religion at the East Java Regional Office. This finding contributes to the development of a more comprehensive theory of zakat compliance, which combines psychological, spiritual, and institutional aspects. The results of this study show the importance of cooperation between zakat management institutions, educational institutions, and policy makers to create an ecosystem that supports zakat compliance.

RESEARCH METHOD

This type of research is quantitative research using primary data originating from respondents' answers to obtain a clear and detailed picture. The research location is at the Regional Office of the Ministry of Religion of East Java Province. The data used in this research is primary data obtained from distributing questionnaires at Regional Office of

the Ministry of Religion of East Java Province start from November 2023 to January 2024. The research population was employees of the Regional Office of the Ministry of Religion of East Java Province who were Muslim and a minimum sample of 66 respondents was obtained through calculating the Slovin formula. The sampling technique in this research uses a non-probability sampling technique with a purposive sampling method. Instrument testing is carried out through validity and reliability tests. Meanwhile, data testing and analysis was carried out using classical assumption tests (multicollinearity and heteroscedasticity), multiple linear regression analysis, and T test (partial) using the SPSS application.

Based on the results of distributing the questionnaire, a research sample of 88 respondents was obtained who filled out the questionnaire. The characteristics of the respondents in this study are shown in table 1 as follows:

Table 1. Respondent's Profile

No	Content	Frequency	Percentage
Gender			
1	Male	64	73%
	Female	24	27%
Age			
2	20-30	26	29.5%
	31-40	27	31%
	41-50	26	29.5%
	51-60	9	10%
Level of Education			
3	Senior High School	6	7%
	Diploma	4	5%
	S1	57	65%
	S2	21	24%

This research uses three independent variables, including regulation, religiosity, and zakat literacy, and also one dependent variable, namely zakat compliance. From the table 2, some research hypotheses that explore the relationships between the three independent variables (regulation, religiosity, and zakat literacy) and the dependent variable (zakat compliance) are as follows:

H₁: Regulation has a positive effect on compliance with paying professional zakat.

H₂: Religiosity has a positive effect on compliance with paying professional zakat.

H₃: Zakat Literacy has a positive effect on compliance with paying professional zakat.

H₄: The combined effect of regulation, religiosity, and zakat literacy will have a significant positive impact on compliance with paying professional zakat.

Table 2. List of Indicators

Variables	List of Indicators	Reference
Regulation (X1)	Regulating Human Behavior.	(Daliyo, 2001)
	Created by an Official Government Agency.	
	Coercive.	
	Must be Complied with	
	Imposing Strict Sanctions.	
Religiosity (X2)	Religion as a way of life.	(Fahrullah et al., 2020)
	Ritual intensity.	
	Demonstrate religious identity.	
	Invite others to understand religion	
Zakat Literacy (X3)	General knowledge.	(BAZNAS, 2019)
	Advanced knowledge	
Zakat Compliance (Y)	Faith.	(Abdullah & Sapiei, 2018)
	Self-Complacency Helping Other	

Questionnaire data collection refers to a Likert scale. Through a Likert scale approach, the research variables are broken down into several indicators which will then become the basis for designing the instrument. Likert scale modeling displays four alternative answer choices shown in the table as follows: the survey includes four options for respondents to indicate their level of agreement: (a) Strongly agree: Assigned a score of 4, (b) Agree: Assigned a score of 3, (c) Don't agree: Assigned a score of 2, (d) Strongly disagree: Assigned a score of 1. Further the higher scores indicate stronger agreement with the statement being evaluated, while lower scores indicate disagreement. The scoring system allows for quantifying the responses, which can be useful for analyzing overall sentiment, calculating averages, or identifying trends in the data.

Table 3. Alternative Respondent Answer Choices

No	Answer	Score
1	Strongly agree	4
2	Agree	3
3	Don't agree	2
4	Strongly Disagree	1

RESULT AND DISCUSSION

Based on table 4, the instrument testing was carried out through validity and reliability tests. The validity test is carried out to determine how far the research instrument as a tool for measuring research variables can be considered appropriate or accurate. The result found that all variable tested was valid.

Table 4. Validity Test Results

Variable	No. Items	Significance Value	Information
Regulation (X1)	X1.1	0,000	Valid
	X1.2	0,000	Valid

Variable	No. Items	Significance Value	Information	
	X1.3	0,000	Valid	
	X1.4	0,000	Valid	
	X1.5	0,000	Valid	
	X1.6	0.016	Valid	
	X1.7	0,000	Valid	
	X1.8	0,000	Valid	
	X1.9	0.001	Valid	
	X1.10	0.018	Valid	
	Religiosity (X2)	X2. 1	0.002	Valid
		X2. 2	0.001	Valid
X2. 3		0.044	Valid	
X2. 4		0,000	Valid	
X2. 5		0,000	Valid	
X2. 6		0.001	Valid	
Zakat Literacy (X3)	X3. 1	0.003	Valid	
	X3. 2	0.001	Valid	
	X3. 3	0,000	Valid	
	X3. 4	0,000	Valid	
	X3. 5	0,000	Valid	
	X3. 6	0,000	Valid	
	X3. 7	0,000	Valid	
	X3. 8	0,000	Valid	
	X3. 9	0,000	Valid	
	X3. 10	0,000	Valid	
Zakat Compliance (Y)	Y. 1	0,000	Valid	
	Y. 2	0,000	Valid	
	Y. 3	0,000	Valid	
	Y. 4	0,000	Valid	
	Y. 5	0.002	Valid	

On the other hand, table 5 shows reliability test results findings for regulations, religiosity, zakat literacy, and obedience of the state apparatus Regional Office of the Ministry of Religion of East Java Province to pay zakat. The reliability score is the dependent variable, whereas the independent variables are internal and external factors influencing the willingness to pay zakat. According to the result, cronbach's alpha of the tested variable showed that regulation 0.873, religiosity, 0.674, zakat literacy, 0.896 and obedience 0.665. The statistical test findings demonstrate that each variable has a marginally significant influence on the willingness to pay zakat.

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	N of Items
Regulations	0.873	10
Religiosity	0.674	6
Zakat Literacy	0.896	10
Zakat Compliance	0.665	5

Based on the results of the validity test on the initial 30 respondents, the results showed that all questionnaire items had a significance value of <0.05 . This means that the research instrument is said to be valid and can be used to measure research variables. All variables have a Cronbach Alpha value of > 0.6 , which means that all research instruments are reliable (Ghozali, 2016).

Table 6 shows the VIF (Variance Inflation Factor) results for the three variables < 10 and the Tolerance value > 0.1 . This means that the research data is stated to have no multicollinearity problems (Ghozali, 2016). Meanwhile, table 7 contains the overall significance value of the variables > 0.05 . This means that research data is said to not have heteroscedasticity problems (Ghozali, 2016).

Table 6. Multicollinearity Test Results

Variable	Tolerance	VIF
Regulations	0.735	1,360
Religiosity	0.586	1,706
Zakat Literacy	0.612	1,633

Table 7. Heteroscedasticity Test Results

Variable	Sig
Regulations	0.425
Religiosity	0.146
Zakat Literacy	0.055
Dependent Variable: Abs_Res	

Based on the result of multiple linear regression analysis in the table 8, showed that Coefficients Overview of Constant (Intercept): $B = 0.250$, this result implied that the expected value of the dependent variable when all independent variables are zero. On the other hand, the independent variables result showed that variable of regulations (unstandardized coefficient (B): 0.108), this means that for every one-unit increase in regulations, the dependent variable is expected to increase by 0.108, assuming all other variables are held constant. Further, the result of standardized coefficient (Beta): 0.208 implied that the relative strength of this predictor in comparison to others. Means that regulations variable have a moderate positive effect on the dependent variable.

In line, the variable of religiosity result showed unstandardized coefficient (B): 0.418 and result of standardized Coefficient (Beta): 0.454. This result suggests that religiosity has a strong positive effect and is the most influential variable among the three predictors. While the result of variable zakat literacy: Unstandardized Coefficient (B): 0.164 and standardized coefficient (Beta): 0.296. This result indicates that zakat literacy also has a moderate positive effect on the dependent variable.

Based on the results, overall Interpretation showed that all three independent variables (regulations, religiosity, and zakat literacy) positively influence the dependent

variable, with religiosity being the most significant predictor. The standardized coefficients show that religiosity has the greatest impact, followed by zakat literacy and then regulations. The implication of this result showed that to enhance the dependent variable, focusing on increasing religiosity might yield the most significant results, followed by improving zakat literacy and regulations.

Table 8. the Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Std. Coefficients
	B	Std. Error	Beta
(Constant)	,250	1,429	
1 Regulations	.108	,040	,208
Religiosity	,418	,079	,454
Zakat Literacy	,164	,046	,296

The result of T-Test in the table 9 showed that the value Sig = 0.008 is less than the common alpha level of 0.05, indicating that the relationship between regulations and the dependent variable is statistically significant. This means there is strong evidence to suggest that regulations have a meaningful impact on the dependent variable.

On the other hand, the result of dependent variable tested such religiosity (Sig = 0.000) was below 0.01, indicating an extremely significant relationship. It suggests that religiosity is a very strong predictor of the dependent variable, and you can confidently conclude that changes in religiosity are associated with changes in the dependent variable. While the result of variable zakat literacy (Sig = 0.001), this p-value is also less than 0.01, indicating a statistically significant relationship. There is strong evidence to suggest that zakat literacy positively affects the dependent variable.

All three variables (regulations, religiosity, and zakat literacy) show statistically significant relationships with the dependent variable, as indicated by their p-values being below 0.05. This result also implied that variable of religiosity has the strongest evidence of significance, followed by zakat literacy and then regulations. Since all variables are significant, they all contribute to explaining variability in the dependent variable. However, special attention may be warranted for religiosity due to its extremely low p-value.

Table 9. T Test Results

Variable	Sig
Regulations	0.008
Religiosity	0,000
Zakat Literacy	0.001

Further, based on the results coefficient of determination test the influence values of the three independent variables are shown in table 10 which shows correlation coefficient (R = 0.800). This value indicates a strong positive correlation between the

independent variables (regulations, religiosity, and zakat literacy) and the dependent variable. It suggests that as the independent variables increase, the dependent variable also tends to increase.

In line, the result of R Square (R^2) = 0.641 showed that approximately 64.1% of the variability in the dependent variable can be explained by the independent variables in the model. This is a relatively high percentage, indicating that the model has good explanatory that variables of regulation, religiosity and zakat literacy can be explain well the zakat compliance of state apparatus.

Table 10. Coefficient of Determination Test Results

Model	R	R Square	Adj. R Square	Std. Error
Regulations	0.800	0.641	0.628	1,578

The influence of regulations on compliance with paying professional zakat

Based on the results of the descriptive analysis, respondents' assessments of the regulation variable on average answered agreeing that zakat regulations regulate their behavior in paying zakat, zakat regulations are made by official bodies, and regulations force them to pay zakat so they must be obeyed. So it can be concluded that respondents comply with paying zakat because of the influence of binding regulations. Regulations are legal instruments needed to regulate and encourage individual behavior to comply with applicable regulations. The results of this research provide empirical evidence that supports the government to strengthen zakat regulations. Strong regulations such as the zakat law provide a legal umbrella that provides certainty for muzakki to comply with paying their zakat.

Referring to previous research, research by [Munandar et. al., \(2019\)](#) concluded that regulations have an effect on zakat payments. Research by [Sawmar et. al., \(2021\)](#) also concluded that governance mechanisms which influence zakat payment compliance. An Existing zakat regulations should be obeyed by every Muslim. In Islam, zakat is an important instrument for overcoming poverty. If zakat can be managed well it will improve community welfare. In this case, the role of government is very crucial to improve the welfare of society and create justice. In this case, the role of the government is very crucial to improve the welfare of the community and create justice. This finding shows that regulations play an important role in encouraging zakat compliance.

The influence of religiosity on compliance with paying professional zakat

Based on the results of the descriptive analysis, the results showed that the respondent's level of religiosity was in the very high category, meaning that religion has a very important role for ASNs at the East Java Ministry of Religion Regional Office. Religiosity is closely related to the spiritual dimension which will encourage a person to behave in accordance with the teachings of their religion. [David et. al., \(2011\)](#) stated that if the commandment for zakat is part of religious teachings, this means that zakat is an

implementation of responsibility in carrying out religious teachings. Therefore, zakat is an implementation of a person's religious attitude. The more religious a person is, the more obedient they are to paying zakat.

In this research, religiosity has a significant effect on compliance with paying zakat because zakat is one of the religious orders that must be carried out in accordance with the Shari'a. A high level of religiosity will strengthen the foundation and provide encouragement for the development of the Islamic economy, including optimizing the role of zakat, infaq and alms which are based on Islamic moral and spiritual values. person deeply rooted in religiosity is dedicated to nurturing their connection with divine and fellow believers. Paying zakat emerges as a natural expression of gratitude for blessings entrusted by Allah (Firdaus et. al., 2024).

Several previous studies strengthen the results of this research, namely research by Yusuf et. al., (2018), Kusuma & Hardiningsih (2022), Milani (2022), Hakim & Rikha, (2024) and Finistyasa & Indrarini (2023) also produced findings that religiosity had a significant effect on zakat compliance.

The influence of zakat literacy on compliance with paying professional zakat

Based on the research results, it is concluded that zakat literacy has a significant effect on compliance with paying professional zakat. The results of this research are in line with the research of Royani et. al., (2019) which shows that the variable literacy or knowledge of zakat influences the implementation of professional zakat. On the other hand, Sadallah (2022) also shows that the variable zakat knowledge significantly influence zakat compliance. This research is also in line with the statement that the level of zakat muzakki literacy has a significant effect on the realization of zakat receipts (Canggih & Indrarini, 2021).

Knowledge is a guide to deeds, and deeds follow knowledge (Cokrohadisumarto et. al., 2020). Thus, if someone has understood of zakat and he is a believer, then of course he will pay zakat if he has reached the nisab. This means that a believer and knowledgeable person will certainly come to the awareness to behave in paying zakat (carrying out zakat). Zakat literacy is the basis for muzaki in carrying out actions, including paying zakat. Often, a person's reluctance to pay zakat stems from their lack of understanding of how to calculate the amount of zakat that should be paid (Yasin et. al., 2022). With a good understanding of zakat, which includes the concept of zakat, calculating zakat and the objectives and benefits of implementing zakat, a person will be more aware and obedient in paying zakat. This means that a person's zakat literacy level has an influence on his or her compliance with zakat. The better a person's literacy level regarding zakat, the more obedient the person will be in paying zakat.

This study also analyzes the behavior of zakat compliance comprehensively, namely in terms of obedience to Allah represented by the variable of religiosity, obedience to the government represented by the variable of regulation, and the existence of literacy related to zakat. So that it can provides a more holistic understanding of the factors that influence zakat compliance, which is rarely found in previous studies. The result of this study show

that zakat is not only influenced by one factor but is a result of a combination of internal (religiosity and literacy) and external (regulation) factors.

CONCLUSION

Based on the results of the analysis from this research, it is concluded that regulations, religiosity and zakat literacy have a significant effect on compliance with paying professional zakat. The more strict and binding the existing zakat regulations are, the stronger the religiosity and the better a person's zakat literacy level, the more obedient a person will be in paying professional zakat. The implications of this research are for zakat institutions to continue to develop their programs, especially those related to religious formation for the community to increase religiosity. Apart from that, BAZNAS is also expected to increase public zakat literacy through the distribution of educational content such as guidebooks, social media, talk show and public hearing and consultations related to zakat.

Despite of the compelling results, this study acknowledges a research limitation. Future research should include more variable or factors that influence compliance with paying zakat by adding other variables that are not currently used and researched, and can expand the research population.

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