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The Influence of Belief, Religiosity, and Service on the Interest of the Muslim Community in Paying Zakat at Lazismu, Pekalongan City

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Abstract. *This study aims to analyze the influence of trust, religiosity, and service on the interest of the Muslim community in paying zakat through Lazismu Pekalongan City. This study uses a quantitative approach with a questionnaire method distributed to 100 respondents (muzakki), and analyzed using multiple linear regression with the help of IBM SPSS through validity tests, reliability, classical assumption tests, t tests, F tests, and coefficients of determination (R^2). The results of the study indicate that partially trust and religiosity have a positive and significant effect on the interest in paying zakat with a significance value of 0.001 <0.05 each, while service has no significant effect with a significance value of 0.875 > 0.05. Simultaneously, the three variables have a significant effect on the interest in paying zakat with a significance value of 0.000 <0.05. The coefficient of determination (R^2) value of 0.645 indicates that the variables of trust, religiosity, and service are able to explain the influence of 64.5% on the interest in paying zakat, while the remaining 35.5% is influenced by other factors outside this study, so it can be concluded that trust and religiosity are the main factors that influence the interest of the Muslim community in paying zakat through Lazismu Pekalongan City.*

Keywords: *Belief; Lazismu; Religiosity; Service; Zakat.*

1. Introduction

Zakat is an obligation in Islamic teachings that has a social orientation towards fellow human beings. Besides being a form of obedience to Allah SWT, zakat also has a positive impact on both those who pay and those who receive it. Through its implementation, zakat can improve social welfare and foster values of togetherness, brotherhood, and mutual assistance within society.(Ningrum. GH et al., 2021)Zakat is an important component of Islamic law that has the potential to be a driving force for economic movement and development in Indonesia.(Baga & Purnaningsih, 2020).

As a Muslim, every individual is obliged to pay zakat if they have fulfilled the terms and conditions that have been determined(Ichsan et al., 2021). The command to carry out zakat is also stated in the Al-Qur'an, including in Surah Al-Baqarah verse 43:

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وَأَقِيمُوا۟ ٱلصَّلَوٰةَ وَءَاتُوا۟ ٱلزَّكَوٰةَ وَٱرْكَعُوا۟ مَعَ ٱلرَّٰكِعِينَ ٤٣

"Establish prayer, pay zakat, and bow with those who bow."

Apart from that, the command for zakat is also contained in Surah At-Taubah verse 103:

خُذْ مِنْ أَمْوَٰلِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِم بِهَا وَصَلِّ عَلَيْهِمْ ۖ إِنَّ
صَلَوٰتَكَ سَكَنٌ لَّهُمْ ۗ وَٱللَّهُ سَمِيعٌ عَلِيمٌ ١٠٣

"Take zakat from their wealth to cleanse and purify them, and pray for them. Indeed, Allah is All-Hearing, All-Knowing."

Thus, zakat is one of the five pillars of Islam, and has social and economic dimensions in the lives of Muslims.

To increase its effectiveness and benefits, zakat needs to be managed institutionally in accordance with applicable laws and regulations. According to Law No. 23 of 2011 concerning Zakat Management, zakat management includes planning, implementation, and coordination in the collection, distribution, and utilization of zakat.*(No Tit*(le, 2011)National zakat statistics show that zakat collection in Indonesia has increased year after year, demonstrating positive growth. In the first semester of 2024, ZIS collection reached Rp27.04 trillion.(Akbar Ridwan, 2026).

The zakat utilization program in 2024 successfully helped reduce poverty by lifting approximately 1.35 million people out of the poverty line. This represents a 133% increase compared to 2023, when the number reached 577,000.(BAZNAS, 2025).

Table 1. Collection Data of ZIS-DSKL Funds

No	Type of Fund	Collection Amount (IDR)Year 2023	Collection Amount (IDR)Year 2024	Growth (%)
1	Zakat Mal (Wealth Zakat)	3,661,809,360,616	4,350,099,606,318	18.80%
2	Zakat Fitrah	383,890,910,808	618,668,807,899	61.16%
3	Infaq/Alms (Sedekah)	3,893,991,451,371	3,759,044,821,080	-3.46%
4	Qurban	1,821,603,126,273	2,695,928,225,424	48.00%
5	Other Religious Social Funds	573,934,411,049	198,336,062,526	-65.44%
	Total	**10,335,229,260,117**	**11,622,127,523,247**	**12.45%**
6	ZIS-DSKL Off Balance Sheet	21,984,555,575,517	28,887,733,938,943	31.40%
	Grand Total	**32,319,784,835,634**	**40,509,861,462,190**	**25.34%**

Notes: Data as of February 11, 2025.
Data Source: SIMBA

In this study, trust in zakat institutions is defined as the belief and willingness of zakat payers to distribute their zakat through zakat institutions to those who *mustahik* (receiver). This trust arises because zakat institutions are considered professional, honest, and transparent.

Therefore, transparency in zakat institution management is crucial for increasing zakat payer confidence. This aligns with research conducted by(Wahyudi & Ismail, 2024)The Influence of Belief, Religiosity and Income on the Interest in Paying Zakat in Muslim Communities.

Religiosity describes the level of a person's understanding and internalization of religious values and norms in his life.(Purwadi & Sawaludin, 2025). According to(Falikah et al., 2021)Religiosity can be understood as the internalization of religious values within an individual, which then plays a crucial role in the formation and development of human character. This explains why, throughout the history of various nations around the world, religions have often taught virtues in an effort to shape honest and pious individuals in the future.(Purwadi & Sawaludin, 2025)stated that religiosity can be a protective factor that strengthens psychological resilience.

Service is a form of evaluation of the quality of services provided by zakat management institutions to muzakki.(Aristi & Azhari, 2021). According to (Service & Science, 2020)Service is defined as an intangible and perishable performance, felt rather than possessed, and involving active customer participation in the utilization process. Service quality is crucial for optimal service delivery. In the context of zakat payments, the professionalism of Lazismu's service can influence the decision of zakat payers to pay through the institution.

Therefore, these three factors have the potential to influence a muzakki's interest in paying zakat. This interest can be influenced by several factors, such as internal motivation, social motives, and emotional factors.(Sri Abidah Suryaningsih&, 2021). According to(Djaali, 2006)Three factors influence interest: internal needs, social motives, and emotional factors. In this study, internal needs encompass knowledge that can encourage and motivate individuals to pay zakat. Meanwhile, social factors relate to a person's income level, whether derived from production or work activities that generate wages or profits.

This study aims to analyze the influence of belief, religiosity, and service on the Muslim community's interest in paying zakat through Lazismu Pekalongan City. This is driven by the community's low level of knowledge regarding the obligation to pay zakat and their level of trust in zakat institutions or bodies.

2. Research Methods

This study examines the influence of belief, religiosity, and income on the interest of Muslims in paying zakat at Lazismu Pekalongan City. The method used was a questionnaire, and the approach used was quantitative, a research method that aims to test theories, uncover facts, analyze relationships between variables, present statistical descriptions, and estimate and predict research results.(Wahyudi & Ismail, 2024). The research location is the Lazismu Pekalongan City office at Jl. Hayam Wuruk No. 62 Bendan Kergon, Pekalongan City. This location was chosen because it is an official zakat management institution with relevant data and operational activities. The data analysis method used in this study is IBM SPSS Statistics, a statistical data analysis software, which was formerly an abbreviation of Statistical Package for the Social Sciences. To ensure that the collected data can be scientifically accounted for, instrument testing was conducted, namely validity testing and reliability testing on the questionnaire that will be used as a data collection instrument. The data analysis techniques in this study include normality testing, heteroscedasticity testing, multicollinearity testing, multiple linear regression analysis, F-test, t-test, and R2 test.

Descriptive statistical analysis was used to provide an overview of the characteristics of the research data, including the minimum, maximum, average (mean), and standard deviation values of each research variable. The variables analyzed in this study consisted of belief, religiosity, income, and community interest in paying zakat.

3. Results and Discussion

Validity Test

Validity testing was conducted to determine whether the questions and statements in the questionnaire that had been created could be used as an accurate and precise tool in measuring research variables. This test was conducted by correlating the scores of the question items with the total score of all the question items. The results of this test will determine whether the measuring instrument or question items in the questionnaire can be used as a proper measure or not and therefore can be said to be valid. A measuring instrument or question item is considered valid if the calculated r-value > r-table, in addition, the test of a measuring instrument or question item can also be considered valid if the significance value (p-value) <0.05. In the validity test of this study using an error index of 5% so that the r-table value was obtained at 0.193.

Table 2. Validity Test Results

Variables	*r-count (Pearson Correlation)*	*r-table*	*Sig.*	Information
Trust (X1)	0.753-0.879	0.193	0,000	Valid
Religiosity (X2)	0.782-0.909	0.193	0,000	Valid
Service (X3)	0.825-0.884	0.193	0,000	Valid
Interest in Paying Zakat (Y)	0.857-0.915	0.193	0,000	Valid

Based on the validity test results, all statements in the variables of Trust, Religiosity, Service, and Interest in Paying Zakat showed a calculated r-value greater than the r-table of 0.193 and had a significance value <0.05. The range of calculated r-values for each variable was also in the strong category, so it can be concluded that all indicators in this study were declared valid. Thus, the questionnaire instrument used was able to measure the research variables accurately and is suitable for use in further data collection.

Reliability Test

Reliability testing is conducted to determine whether the measuring instrument in the form of questions in the questionnaire can be consistent if the measurement is repeated and also to determine whether the measuring instrument can be accounted for its accuracy. The method used in the reliability test of this study is the Cronbach's Alpha method. Reliability measurement indicators are divided into several levels of reliability with the following criteria: If the Cronbach's alpha result = 0.8-1.0 then it is said to be good reliability. If the Cronbach's alpha = 0.6-0.799 then it is said to be acceptable reliability. If the Cronbach's alpha <0.6 then it is said to be poor reliability. The following are the results of the reliability test in the table below:

Table 3. Reliability Test

No.	Variable Test	Cronbach's Alpha	Conclusion
1	Trust (X1)	0.946	Good Reliability
2	Religiosity (X2)	0.960	Good Reliability
3	Service (X3)	0.957	Good Reliability
4	Interest in Paying Zakat (Y)	0.972	Good Reliability

Based on the results of the reliability test on the four measuring instruments, namely trust (X1), religiosity (X2), service (X3), and interest in paying zakat (Y), the four measuring instruments showed Cronbach's alpha results > 0.8. Therefore, it can be concluded that the four measuring instruments have very good reliability.

Classical Assumption Test

The classical assumption test is a requirement that must be met before conducting an OLS multiple linear regression test. This test ensures the model is valid as a prediction tool. By conducting this classical assumption test, it is hoped that a good regression model will be obtained, which will provide accurate estimates in the regression model used. The classical assumption test consists of several stages, including:

1) Normality Test

A normality test is performed to demonstrate that the sample data used is normally distributed or derived from a normal distribution. This research will use the Kolmogorov-Smirnov method for normality testing. The basis for making decisions on testing data that has a normal distribution using the Kolmogorov-Smirnov method is that if the significance value is > 0.05, the data is declared normally distributed. Conversely, if the significance value is < 0.05, the data is declared non-normally distributed. The normality test results table shows the following results:

Table 4. Results of the Kolmogorov-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters a,b	Mean	.0000000
	Std. Deviation	5.63061521
Most Extreme Differences	Absolute	.051
	Positive	.042
	Negative	-.051
Test Statistic		.051
Asymp. Sig. (2-tailed) c		.200 d

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Monte Carlo Sig. (2-tailed) e	Sig.	.743
	99% Confidence Interval	
	Lower Bound	.731
	Upper Bound	.754

- **a.** Test distribution is Normal.
- **b.** Calculated from data.
- **c.** Lilliefors Significance Correction.
- **d.** This is a lower bound of the true significance.
- **e.** Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Based on the results of the normality test shown in the table above, the significance value is 0.200. Therefore, it can be concluded that the significance value of 0.200 > 0.05, so it can be stated that the data used in this study is normally distributed and meets the assumption of normality.

2) Multicollinearity Test

The purpose of a multicollinearity test is to determine whether there is a high or perfect correlation between independent variables in a multiple regression model. A good regression model should not have a high correlation between independent variables. The basis for decision-making in a multicollinearity test using Tolerance and VIF (Variance Inflation Factor) values is as follows:

Decision Basis Based on Tolerance Value:
- If the Tolerance value > 0.10, it means that there is no multicollinearity in the regression model.
- If the Tolerance value is <0.10, it means that multicollinearity occurs in the regression model.

Decision Basis Based on VIF (Variance Inflation Factor) Value:
- If the VIF value is < 10.00, it means that there is no multicollinearity in the regression model.
- If the VIF value > 10.00, it means that multicollinearity occurs in the regression model.

The multicollinearity test results table shows the following results:

Table 5. Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	40.677	5.102		7.973	<,001		
	Kepercayaan	.074	.191	.067	.388	.699	.335	2.984
	Religiusitas	-.142	.141	-.136	-1.006	.317	.555	1.802
	Pelayanan	.056	.167	.052	.333	.740	.413	2.423

a. Dependent Variable: Y_total

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Based on the results of the multicollinearity test in the table above, it is known that all independent variables have a Tolerance value greater than 0.10 and a VIF value smaller than 10.00. In detail, the Trust variable (X1) has a Tolerance value of 0.335 and a VIF of 2.984; the Religiosity variable (X2) has a Tolerance value of 0.555 and a VIF of 1.802; and the Service variable (X3) has a Tolerance value of 0.413 and a VIF of 2.423. Thus, it can be concluded that there are no symptoms of multicollinearity between the independent variables in the regression model used.

3) Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is inequality or difference in variance between residuals from one observation to another in a regression model. A regression model that experiences inequality or difference in variance is called heteroscedasticity, while conversely, a regression model that experiences equality or consistency of variance is called homoscedasticity. A good regression model is one that does not experience heteroscedasticity.

In this study, the heteroscedasticity test was conducted using the Glejser test method. The basis for decision-making in the Glejser test is by observing the results of the regression of the absolute value of the residual against the independent variables. If the significance value of each independent variable is > 0.05, it can be concluded that heteroscedasticity does not occur. Conversely, if the significance value is < 0.05, it can be concluded that heteroscedasticity occurs. The results of the heteroscedasticity test using the Glejser test method are as follows:

Table 6. Results of Heteroscedasticity Test (Glejser Test)

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.002	.457		8.763	<,001
	Kepercayaan	1.002	.605	1.694	1.657	.101
	Religiusitas	-.404	.550	-.699	-.735	.464
	Pelayanan	-.456	.532	-.795	-.857	.394

a. Dependent Variable: ABS_RES

Based on the results of the heteroscedasticity test using the Glejser method in the table above, it is known that all independent variables show a significance value greater than 0.05. In detail, the Trust variable (X1) has a significance value of 0.101, the Religiosity variable (X2) has a significance value of 0.464, and the Service variable (X3) has a significance value of 0.394. Because all significance values of the three variables are > 0.05, it can be concluded that there are no symptoms of heteroscedasticity in the regression model used, so the regression model is declared to be homoscedastic and suitable for use.

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Hypothesis Testing

1) Multiple Linear Regression Test Results

Multiple linear regression analysis was conducted to determine the influence of the variables of trust (X1), religiosity (X2), and service (X3) on the interest of the Muslim community in paying zakat (Y) together. Based on the results of data processing and data analysis, the multiple linear regression equation was obtained as follows:

$$Y = 4.591 + 0.480\, X_1 + 0.395\, X_2 - 0.013\, X_3$$

The regression equation above can be explained as follows:

1. The constant value of 4.591 shows that if all independent variables, namely trust (X1), religiosity (X2), and service (X3) have a value of zero, then the interest of the Muslim community in paying zakat (Y) remains at 4.591.

2. The trust regression coefficient (X1) of 0.480 is positive, this means that if there is an increase in the trust variable, the interest in paying zakat will increase by 0.480, assuming that other variables remain constant.

3. The regression coefficient of religiosity (X2) is 0.395 which is positive, this means that every time there is an increase in the religiosity variable, the interest in paying zakat will increase by 0.395, assuming that other variables remain constant.

4. The service regression coefficient (X3) of -0.013 is negative, meaning that any increase in the service variable will actually decrease interest in paying zakat by 0.013, assuming other variables remain constant. However, this coefficient is not statistically significant, so its effect cannot be generalized.

2) T-test

The T-test was conducted in this study to determine the validity of the previously formulated hypothesis. The validity of the hypothesis can be proven by determining whether there is a partial influence of each independent variable, namely trust (X1), religiosity (X2), and service (X3) on the variable of interest in paying zakat (Y). The hypothesis in this study is as follows:

H1: Trust has a positive influence on the interest of the Muslim community in paying zakat through zakat institutions.

H2: Religiosity has a positive influence on the interest of the Muslim community in paying zakat through zakat institutions.

H3: Service has a positive influence on the interest of the Muslim community in paying zakat through zakat institutions.

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The basis for making decisions in this T-test is by comparing significance values. If the significance value is <0.05, there is a partial effect between the independent variables on the variable of interest in paying zakat (Y). Conversely, if the significance value is >0.05, there is no partial effect between the independent variables on the variable of interest in paying zakat (Y). The results of the T-test show the following:

Table 7. T-test

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.591	2.865		1.603	.112
	Kepercayaan	.480	.107	.470	4.469	<,001
	Religiusitas	.395	.098	.392	4.028	<,001
	Pelayanan	-.013	.082	-.013	-.158	.875

a. Dependent Variable: Minat Zakat

Based on the coefficients table above, the significance value of each variable can be seen as follows:

1. The Trust variable (X1) has a significance value of 0.001, so the significance value is <0.05. Therefore, it can be concluded that there is a partial influence between the trust variable (X1) and the interest in paying zakat variable (Y). This also means that H1 is accepted.

2. The religiosity variable (X2) has a significance value of 0.001, meaning the significance value is <0.05. Therefore, it can be concluded that there is a partial influence between the religiosity variable (X2) and the interest in paying zakat variable (Y). This also means that H2 is accepted.

3. The service variable (X3) has a significance value of 0.875, so the significance value (0.875) > 0.05. Therefore, it can be concluded that there is no partial influence between the service variable (X3) and the interest in paying zakat variable (Y). This also means that H3 is rejected.

3) F test

The F test was conducted to determine whether the independent variables, namely trust (X1), religiosity (X2), and service (X3) simultaneously or jointly influence the dependent variable, namely the interest of the Muslim community in paying zakat (Y). The hypothesis in this study is as follows:

H4: Trust, religiosity, and service simultaneously influence the interest of the Muslim community in paying zakat at Lazismu Pekalongan City.

The basis for making decisions in this F-test is by comparing significance values. If the significance value is <0.05, there is a simultaneous influence between the variables of trust (X1), religiosity (X2), and service (X3) on the variable of interest in paying zakat (Y). Conversely, if the significance value is >0.05, there is no simultaneous influence between the three

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independent variables on the variable of interest in paying zakat (Y). The results of the F-test show the following results:

Table 8. F Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1795.050	3	598.350	58.199	<,001[b]
	Residual	986.990	96	10.281		
	Total	2782.040	99			

a. Dependent Variable: Minat Zakat

b. Predictors: (Constant), Pelayanan, Religiusitas, Kepercayaan

Based on the ANOVA table above, the significance value is 0.001, so the significance value is <0.05. Therefore, it can be concluded that there is a simultaneous influence between the variables of trust (X1), religiosity (X2), and service (X3) on the variable of interest of the Muslim community in paying zakat (Y). This also states that H4 is accepted.

4) Determination of R^2

After knowing that the assumptions in H1 and H2 are accepted while H3 is rejected, it is also necessary to conduct a determination test to determine how much influence the variables of trust (X1), religiosity (X2), and service (X3) have on the variable of interest in paying zakat (Y). The basis for assessing the magnitude of the influence of the independent variables is by looking at the value shown in the coefficient of determination (R square) table. The following table of the coefficient of determination (R square) is:

Table 9. Determination Test (R Square)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.803[a]	.645	.634	3.20642

a. Predictors: (Constant), Pelayanan, Religiusitas, Kepercayaan

Based on the results of the coefficient of determination (R square) of 0.645 (64.5%), it can be concluded that the variables of trust (X1), religiosity (X2), and service (X3) together have an influence of 64.5% on the variable of interest of the Muslim community in paying zakat (Y). While the remaining 35.5% is influenced by other factors outside this study.

4. Conclusion

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Based on the results of the hypothesis testing that has been carried out through Multiple Linear Regression which includes: F test, T test, and coefficient of determination (R^2) test, the following conclusions can be drawn: 1) The trust variable (X1) has a positive and significant influence on the interest of the Muslim community in paying zakat at Lazismu Pekalongan City. Thus, H1 is accepted. 2) The religiosity variable (X2) has a positive and significant effect on the interest of the Muslim community in paying zakat at Lazismu Pekalongan City. Thus, H2 is accepted. 3) The service variable (X3) did not have a significant effect on the interest of the Muslim community in paying zakat at Lazismu Pekalongan City. Thus, H3 was rejected. 4) The variables of trust (X1), religiosity (X2), and service (X3) simultaneously have a significant influence on the interest of the Muslim community in paying zakat at Lazismu Pekalongan City. Thus, H4 is accepted. The results of the coefficient of determination (R square) test show that the three independent variables are able to explain the variation in interest in paying zakat by 64.5%, while the remaining 35.5% is influenced by other factors outside this research model. This finding indicates that trust and religiosity are the main determinants or main factors that encourage the interest of the Muslim community to pay zakat through Lazismu Pekalongan City, while service quality has not been proven to have a significant influence in this study.

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