



Determination Model of Muzakki's Interest in Paying Zakat

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Abstract. This research aims to analyze the influence factors of Accountability (X1), Transparency (X2), Service Quality (X3), Financial Technology (X4) and Religiosity (X5) on Muzakki's Interest in Paying Zakat. Economic inequality is not evenly distributed so it is implemented through zakat, infaq, shodaqoh. The distribution and collection of zakat has not been realized properly resulting in fluctuations in 2017-2021. There is an update in this research adding the religiosity variable which initially consisted of four variables and developing more respondents. This research is quantitative research with primary data sources using questionnaire data, namely in the form of indicators and questionnaires distributed to respondents, namely muzakki. The population of this study are those who have not paid zakat through zakat institutions. Sampling used nonprobability sampling which resulted in a sample size of 300 samples. The data was processed using multiple linear regression analysis with the help of SPSS 26 software. The source of the questionnaire data was the indicator results. The results of the analysis show that accountability has a positive and insignificant effect, while transparency, service quality, financial technology and religiosity have a significant positive effect on muzakki's interest in paying zakat. Interest essentially involves recognizing a connection between oneself and something external. When the bond between becomes stronger or closer the relationship becomes greater. The research implications of testing the results of the classical assumption of data are not normal so that data differences are needed.

Keywords: Accountability, Transparency, Service Quality, Financial Technology, Religiosity.

1. Introduction

Indonesia is one of the countries with the largest number of Muslims in the world with 87.22% [1]. In the current era, Indonesia still experiences economic inequality, poverty and uneven income. Data from BPS shows that in Indonesia the number of poor people in September 2022 was 26.36 million people with a percentage of 9.57 percent, an increase of 0.03 percent[2]. The National Level Amil Zakat Agency (BAZNAS) as a government institution that has the highest authority to manage and distribute zakat, and the Amil Zakat Institute (LAZ) as a non-government institution are two zakat management institutions that are trusted to maximize the recovery of zakat funds.

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Indonesian Law No. 38 of 1999 regulates the management of zakat. This law covers all related activities, including planning, organizing, implementing, and supervising the collection, distribution, and use of zakat funds. Law of the Republic of Indonesia No. 5 states that according to article 38 of 1999, zakat management aims to improve community services to pay zakat in accordance with religious guidance, improve the function and role of prayer institutions in an effort to realize social and community welfare, justice, and increase the efficiency and usefulness of zakat [3] The Indonesian Institute of Accountants (IAI) has issued Statement of Financial Accounting Standards (PSAK) No. 109, which states that organizations responsible for managing zakat funds must be able to present financial statements in accordance with the regulation. The implementation of PSAK 109 began in 2008 replacing PSAK 45 which previously regulated financial reporting for non-profit organizations.

The collection and distribution of zakat, infaq and sodaqoh by BAZNAS in 2017-2021 has fluctuated, however, this figure is still far from the potential zakat in Indonesia in 2022 of IDR 327 trillion. The data above shows that the collection of zakat at BAZNAS Indonesia in the period 2017-2021 amounted to Rp. 1559.94 billion with an average of Rp. 311.99 billion annually. While the distributed amounted to Rp. 1498.80 trillion in the last 5 years with an average of Rp. 299.76 trillion. Compared to the total ZIS funds collected, the percentage of ZIS collection in 2017-2021 has decreased. This can also be seen in the percentage of ZIS distribution in 2017-2021 decreased compared to the total ZIS funds distributed.

The problem of zakat that often arises is the interest in zakat by muzakki. The lack of interest in zakat by muzakki is caused by several causes. First, Muslims still need to know enough about the obligation to pay zakat. Second, the low public interest in depositing zakat to government institutions and zakat managers. This is due to the large number of untrustworthy zakat institutions, many of which do not fully disclose the benefits of the zakat they issue, so that the muzakkis prefer to pay their zakat directly to mustahiq or entitled people. [4].

The accumulated amount of zakat is insufficient for various reasons, including failure to pay it. There are still some people who do not know that they are obliged to pay zakat for every income they receive. The majority of them only know that zakat is limited to zakat fitrah in Ramadan. Another reason why people do not pay zakat is that some people still do not want to because they think the wealth they get is the result of their own labor, so there is no need to pay zakat. In addition, public distrust of zakat management institutions can be a contributing factor. [5].

Based on previous research on the disclosure of interest in muzakki to pay zakat, many results show inconsistencies between researchers, so that this raises a research gap. There are different findings on accountability that show significant accountability for Muzakki's

Interest in Paying Zakat [6–11]. Meanwhile, there are also research show that accountability has an insignificant effect on Muzakki's interest in paying zakat [14,15].

Several studies related to transparency variables revealed inconsistent results from research conducted by Hildawati et al [3], Amalia et al [14], Kharisma et al [15] where the results showed transparency variables with significant positive effects on Muzakki's interest in paying zakat. However, it is different from the results of research conducted by Bahri et al [16], Kabib et al [11], Lesmana et al [19], transparency has a positive effect not significantly on Muzakki's interest in paying zakat.

In the study of the variable quality of the mop, the results revealed inconsistencies from research conducted by Amalia et al [(7), Lesmana et al [14], Pakpahan et al [18], Nur [20], Salmawati et al [8], Aningsih [21], Ayuningtyas et al [12], Bahrun [22] which shows that service quality has a positive effect on Muzakki's Interest in Paying Zakat. However, different from the results of research conducted by Bahri et al [6] and Safitri et al [23] showed that the results had a positive effect not yet on M inat Muzakki Pay Zakat.

In research related to Financial Technology variables, it shows that the results have inconsistent research from researchers Kharisma et al [15] financial technology has a significant positive influence on Interest Muzakki pays zakat. Meanwhile, different results from the results of research conducted by Bahri et al [16] that Financial Technology has a positive and insignificant effect on Muzakki's Interest in Paying Zakat.

In research variabel religiusitas revealed inconsistent results from research by Fakhrizal et al [24], Lesmana et al [17], Tho'in et al [25], Salmawati et al [8], Prayoga et al [9] show that the results of religiosity have a significant effect on Muzakki's Interest to Pay Zakat. It is the difference in the results of researchers from Ayuningtyas et al [12] and Saifitri et al [23] that the results of the positive effect are not significant on Muzakki's interest in paying zakat.

The Trust variable research revealed that the results were inconsistent from research conducted by Suyadi et al [26], Pakpahan et al [19], Muafi et al [27], Hildawati et al [28], Hamzah et al [29], Diansyah et al [30], Pertiwi [31], and Abriyansyah [32], shows that the trust variable has a significant positive influence on interest in Paying Zakat. However, the results differ from the research of Fakhrizal et al [33], Safitri et al [23], and Muafi et al [27] shows that the belief variable has no positive effect on Muzakki's interest in paying zakat.

In the variable study, the results revealed that the results were inconsistent from research conducted by Salmawati et al [8], Aningsih, [21], Diansyah et al [30], Prayoga et al [9], Pertiwi [31] shows that the results of income variables have a significant positive effect on muzakki's interest in paying zakat. Other researchers showed that the positive influence variable was not significant on Muzakki Interest to Pay Zakat.

Research related to zakat literacy shows inconsistent results from previous research show that literacy has a significant positive effect [9]. However, there is also different results research that has positive results not significant for interest in paying zakat [31].

This research is a development of previous research [6]. Based on suggestions from previous researchers and differences in this study to add religiosity variables which originally consisted of four variables to five variables and develop more respondents, replacing measurement tools from SEM-PLS becomes multiple linear regression because the data used is abnormal.

The reason for choosing the zakat institution as the object of this research is because the zakat institution can provide information related to fund management and complete annual performance report data. The financial reporting data presented can be in the form of accurate collection and distribution of zakat. This can save time and cost.

1.1 Literature Review

Fritz Heider's Attribution Theory (1958)

This theory was put forward by Fritz Heider who argued that a person's way of life is not entirely determined by the combination of inner power (inside power) especially factors that come from within the individual such as capacity or exertion and external forces, because a person in deciding the disposition of dependence on the foundation is influenced by external variables, especially the nature of administration given by the company and interior variables, especially the fulfilment of muzakki and muzakki trust [34]. According to attribution theory, a person's behavior is influenced by a combination of internal forces (factors within a person) and external forces (factors from others). Internal factors, such as muzakki trust, and external factors, such as the quality of services provided by an institution, both influence loyalty behaviour. The level of customer loyalty will also increase if the institution's services are of high quality, which will also increase muzakki trust[35]

Attribution theory, which argues that a person's actions are influenced by internal or external factors. If a person knows what he is doing, he is likely to behave that way. Therefore, interest in paying zakat will be influenced by the existence of zakat experts. Attribution theory, in which it is assumed that controlled external factors cause beliefs and behaviours. One of the external aspects of an individual is trust, which will arise when external factors give rise to trust. As a result, public interest in zakat at OPZ will be influenced by the presence of individuals who have a high level of trust in a Zakat Management Institution. Hereby reveals that the belief of muzakki has an impact on the interest in paying zakat at the Zakat Management Board.

Interest

Interest is a tendency of the heart towards something that arises from within a person if from something of interest is useful, can be felt, experienced tangibly, and if outsiders can push in that direction, to pay attention and act on the person, activity, or situation that is the object of interest accompanied by feelings of pleasure. It can be said that interest is a form of strong encouragement by someone to do everything in realizing the goals to be achieved [14]. Interest is basically the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest [35].

Accountability

Accountability is a form of accountability from trustees, in this case it is a zakat institution to the trustee (muzakki). If this principle of accountability can be applied, it will have a good impact on the muzakki to the institution and it is possible that the level of trust and interest of the muzakki will increase, and entrust their zakat funds to the institution. Accountability is a person's social and psychological drive to take responsibility for something that has been done to the environment or others. Supervisors of zakat institutions can use accountability as a benchmark for how well amil zakat has completed these tasks, in other words, amils will not act arbitrarily in the management of zakat so that the management system of amil zakat institutions becomes clean and orderly, which can later become information for muzakki [36].

Transparency

Transparency is a policy of openness in submitting supervisory reports, openness in decision making, and information for users of financial statements that are material and relevant, both for investors and the general public [16]. Transparency is closely related to honesty. When conveying information, the informer must be honest so that nothing escapes the knowledge of the recipient of the information including having to communicate all the policies they do to the trustee in this case is the community or muzakki. So that the community will be more selective, and make the main choice to donate zakat, infaq, shodaqoh (ZIS), and have an impact on increasing public interest in determining their interest in choosing transparent institutions.

Quality of Service

Quality is the degree achieved by characteristics inherent in meeting requirements. The requirement in this case is that the stated need or expectation is usually implied or mandatory. While service is an activity or series of activities that are intangible that occur as a result of the interaction of consumers with employees or other things provided by the service provider company intended to solve consumer or customer problems [36]. Service quality is the expected level of excellence and control over that level of excellence to meet customer desires [14].

Financial Technology

Financial technology is the result of a combination of financial services and technology that eventually changed the business model from conventional to moderate, which initially paid face-to-face and carried a certain amount of cash, now able to make remote transactions by making payments. Financial technology has changed zakat payment transactions from cash to non-cash, which allows interaction with muzakki without having to meet face-to-face. Financial technology is an innovative tool that can increase competitiveness in financial services [16] Explaining financial technology in the form of digital zakat payment platforms increases the amount of zakat muzakki payments[37].

Religiosity

The religiosity of the word religio is taken and absorbed from Latin which has meaning and meaning that is binding. Where from this binding understanding that in a religious matter there are binding rules and obligations, which must always be obeyed by its adherents. In it there is a binding and interrelated relationship between a person and their god, between fellow humans or humans with each other, and with the surrounding nature [38]. Religiosity can be interpreted as the quality of one's appreciation in religion or in embracing the religion he believes in, the deeper the religion the more religious and vice versa the shallower a person is in religion, the more obscure his religiosity will be[17]

1.2 Hypotheses Formulation

The Effect of Accountability on Muzakki's Interest in Paying Zakat

Accountability is a person's social and psychological drive to take responsibility for something that has been done to the environment or others. Supervisors of zakat institutions can use accountability as a benchmark for how well amil zakat has completed these tasks, in other words, amils will not act arbitrarily in the nature of zakat management so that the management system of amil zakat institutions becomes clean and orderly, which can later become information for muzakki[36]. There are three dimensions of accountability levels, the first is linkage with others, the second is circles, and the third is the creator [39]

Attribution theory is relevant to a probability when management is required to inform the necessary data related to the implementation of financial reference reports to the general public. So the greater the level of satisfaction with muzakki can increase, as well as trust.

Based on the explanation of the research above, in line with previous research (6–9,11) accountability has a positive influence against the muzakki's interest in paying zakat. The hypotheses that can be formulated based on the previous explanation are as follows:

Ha1: Accountability has a positive effect on the muzakki's interest in paying zakat

The Effect of Transparency on Muzakki's Interest in Paying Zakat

Transparency is the policy of conveying information and making decisions honestly and openly, providing relevant and useful information for investors and the general public in

financial statements. So that stakeholders can use information to muzakki to be more selective in choosing zakat. It is expected to trust zakat institutions to pay zakat, manage zakat, infak, or alms funds[16]

Attribution theory is relevant to this variable because it relates to external factors, namely the delivery of information to muzakki that gives rise to trust. The importance of transparent management of zakat funds greatly affects the level of trust of zakh in zakat institutions.

Based on the explanation of the research above, it is in line with the research [7,13,28] Mrevealed that transparency has a positive influence on the muzakki's interest in paying zakat. The hypotheses that can be formulated based on the previous explanation are as follows:

Ha2: Transparency has a positive effect on the interest of muzzaki to pay zakat.

The Effect of Service Quality on Muzakki's Interest in Paying Zakat

The quality of the service mop refers to the method used to meet the requirements and desires of consumers, ensuring that their expectations are satisfactorily met with the accuracy of their delivery until the end of the service [40]. Providing the best service is the best effort to customers. When applying integrity principles into daily routines with a sincere, honest, friendly, and professional attitude, it realizes the high end of excellent and professional service [41]. Measurement of service quality based on its dimensions using direct evidence, appeal, response, assurance, and empathy (Bahri et al., 2022). [16] Important supporting factors include the officer's awareness of the job, the rules governing the task, the organization as a system, work tools and adequate infrastructure and facilitating the implementation of services [42].

Attribution theory is relevant to this variability because of the fulfilment of customer satisfaction that the quality of services provided by the institution or institution is in accordance with customer expectations or expectations. As well as for good service and will increase muzakki trust in the amil zakat institution, and awareness of paying zakat will continue to grow.

Based on the explanation of the research above, it is in line with previous studies (8,12,14,18–21)(43) revealed that the quality of service has a positive influence on the muzakki's interest in paying zakat. The hypotheses that can be formulated based on the previous explanation are as follows:

Ha3: The quality of service has a positive effect on the muzakki's interest in paying zakat.

The Influence of Financial Technology on Muzakki's Interest in Paying Zakat

Financial technology, which combines financial services and technology, has revolutionized traditional business models by enabling remote transactions and electronic payments. It has replaced conventional payment methods directly with cash and has

significantly reduced transaction times to seconds. Fintech enables the shift of zakat payment transactions from physical to digital cash, facilitating convenient interactions between muzakki without having to meet in person [16]

The zakat payment digital platform has succeeded in increasing the number of online zakat payments made by muzakkis. Individuals who want to fulfil their zakat obligations through this platform are influenced by perceptions of ease of use, trust, and perceived usability [37].

Attribution theory is relevant to this variability because utilizing technology as a means of managing zakat can generate profits in increasing efficiency in the industry towards superior results So that the convenience accessed by muzakki to give zakat is more Increasing the amount of awareness of paying zakat will continue to grow.

Based on the explanation of the research above, it is in line with research [13,16] revealed that the quality of service has a positive influence on the muzakki's interest in paying zakat. The hypotheses that can be formulated based on the previous explanation are as follows:

Ha4: Financial technology has a positive effect on the muzakki's interest in paying zakat.

The Influence of Religiosity on Muzakki's Interest in Paying Zakat

Religiosity means giving instructions to someone on how to do something that will ultimately increase their zakat payments [40]. One of the factors that determine the success or failure of a person to collect zakat is his religious condition. A person's level of religiosity can be interpreted as a deep adherence to his religion (38).

Attribution theory is relevant to this variability because one of the motivating factors that can influence muzakki's interest in paying zakat is religiosity. This circumstance is based on the choice of muzakki to pay zakat based on one's level of trust.

Based on the explanation of the research above, it is in line with the several studies [8,12,18–21,33] revealed that religiosity has a positive influence on the muzakki's interest in paying zakat. The hypotheses that can be formulated based on the previous explanation are as follows:

Ha5: Religiosity has a positive influence on the muzakki's interest in paying zakat.

2. Methods

Research variables are properties that exist in an object that has certain variations that researchers can determine in studying in order to get a conclusion. In this study using 2 variables, namely bound variables and independent variables [44].

A dependent variable is a variable that is influenced by an effect variable, which is because there is an independent variable. In this study the dependent variable (Y) is the muzakki's interest in paying zakat. [44]

Muzakki's interest in Paying Zakat(Y)

Interest is a form of strong encouragement by someone to do everything in realizing the goals to be achieved [40]. Interest as a persistent desire in Muzakki will be to distribute zakat to zakat institutions [45]. Minat or interest is a motivation that exists in each individual to encourage doing everything based on desires that are associated with thoughts and feelings[46]. There are 4 indicators in interest in paying zakat, namely:

1. Muzakki's interest in paying zakat
2. Trust for zakat distribution
3. More information
4. Interest in zakat facilities
5. Invite others to pay zakat at zakat institutions

An independent variable is a variable that makes a cause and effect of a change or emergence of a dependent variable. In this study there are 3 independent variables (X) ([44] namely:

Accountability (X1)

Accountability is a form of management responsibility for the success or failure of the implementation of the mission of the zakat management organization in collecting, distributing and utilizing zakat funds through a media (agent) to provide accountability, present and report all activities and activities that are their responsibility to the principal, who has the right and authority to hold accountable[40]. There are 5 indicators in accountability, namely:

1. Accountability indicators
2. Information disclosure
3. Zakat institution program in improving mustahiq welfare
4. Distributed by looking at mustahiq needs
5. Distribution to 8 Ashnaf
6. Muzakki knowledge about the distribution of zakat funds

Transparency (X2)

Transparency is a development activity that must be managed as transparently as possible for the community, donors, and organizations concerned, which must be authorized in the form of ease of obtaining information related to policies and development activities in

organizational management[40]. Transparency is an openness system as controlling in managing an organization that involves internal and external parties [46] There are 7 indicators in transparency, namely:

1. Transparency Indicators
2. Issuance of financial statements periodically
3. Easy access to financial reports
4. Availability of community proposals for zakat institutions
5. Financial disclosure to interested parties
6. Communicate policies in writing
7. Muzakki understands all the activities carried out by the zakat institution
8. Information provided to the public
9. Publication of financial statements

Quality of service (X3)

Service quality is the result of an evaluation process in which customers compare their perception of service and the results, with what they expect(40) Quality of service as every action or activity carried out by zakat institutions in delivering superior services (Excellence) to receive zakat [45] Service quality is a muzakki assessment of the fulfilment of muzakki needs and rights with a series of systems, procedures or methods used by zakat institutions. People will compare their expectations with the services provided. For this reason, in providing services, caution is needed by paying attention to service quality [41]. As every action or activity offered by one party to another party, namely in the form of a level of quality or excellence as expected by consumers to meet their wants and needs [47] Service has 6 indicators in service quality, namely:

1. Service Quality Indicators
2. Strategic place and easy to reach
3. Dress neatly and decently
4. The procedure for receiving zakat follows the applicable provisions
5. Agency officers provide accurate and easy-to-understand information
6. Responsive
7. Easy to receive input from muzakki

Financial technology (X4)

Financial technology is a combination of financial services with technology. Fintech changed its business model from conventional to moderate which initially had to pay face-to-face, and bring some cash, now it can be done remotely, using the internet network, or can be called online. Financial technology has changed zakat payment transactions from cash to non-cash which refers to financial application innovation by producing outputs in

the form of products and services to function to streamline transactions (16) are 6 indicators in financial technology, namely:

1. Financial Technology Indicators
2. Influential in paying zakat
3. Ease of zakat
4. Features in complete M- payment
5. Information is easy to follow and read
6. Speed in paying zakat
7. Easily accessible anywhere and anytime

Religiosity (X5)

Religiosity is a person's understanding of religiosity about the obligation of zakat and the level of awareness in paying zakat [41]. Religiosity as Muzakki's devotion to the teachings of Islam by fulfilling the obligation to distribute zakat for income that has reached nisab [47] Religiosity is a belief in religion to always carry out and obey orders and leave what is forbidden by religion[48] There are 4 indicators in religiosity, namely:

1. Religiosity Indicators
2. Belief
3. Worship
4. Experience
5. Religious knowledge

3. Results and Discussions

3.1 Results

Characteristic description of Muzakki

Table 1. Respondents data by gender

Information	Population	Percentage
Male	162 people	162%
Woman	150 people	150%
Total	312 people	312%

The table above, shows that in this study dominated by male respondents with a total of 162 respondents.

Table 2. Data by education level

Information	Population	Percentage
SD	0	0%

JUNIOR	1	1%
SMA	37	37%
D3	56	56%
S1	178	178%
S2	40	40%

The characteristics of respondents based on education level in table 4.2 show that respondents in this study were dominated by S1 education level as many as 178 people.

Table 3. Data based on earnings

Information	Population	Percentage
2.000.000-4.000.000	66	66%
6.000.000-8.000.000	113	113%
4.000.000-6.000.000	82	82%
>8,000,000	51	51%
Total	312	312%

The characteristics of respondents based on income in table 4.3 show that respondents in this study were dominated by respondents who earned 6,000,000-8,000,000 as many as 113 people.

Table 4. Data by job

Information	Population	Percentage
Civil servants	75	75%
Private	166	166%
Entrepreneurial	71	71%
Total	312	312%

The characteristics of respondents based on work in table 4.4 show that respondents in this study were dominated by private as many as 166 people.

Table 5. Data by age

Information	Population	Percentage
20-29 years	113	113%
30-40 years	162	162%
> 40 years	37	37%
Total	312	312%

Characteristics based on age in table 4.5 show that respondents in this study were dominated by 30-40 years old as many as 162 people.

Table 6. Data based on where to distribute zakat

Information	Population	Percentage
Individual	100	100%
Mosque	212	212%
Total	312	312%

The characteristics of respondents based on data where they distribute zakat in table 4.6 show that respondents in this study dominated the distribution of zakat to mosques as many as 212 people.

Table 7. Data based on the number of times to pay zakat

Information	Population	Percentage
Between once every 1-3 months	75	75%
Between once every 4-6 months	122	122%
Between once every 6-12 months	115	115%
Total	312	312%

The characteristics of respondents based on data on the number of times to pay zakat in table 4.7 show that respondents in this study predominantly pay zakat between 4-6 months as many as 122 people.

The data in this study did not pass the classical assumption test, so it had to be transformed into a difference format. After being transformed and finally passing the classical assumption test, the following results were obtained:

Table 8. Hypotheses Testing Results

Type	B	T	Sig	Conclusion
(Constant)	.004	.024	.981	
DIFF(X1total,1)	.075	1.454	.147	Ha1 rejected
DIFF(X2total,1)	.089	1.988	.048	Ha2 accepted
DIFF(X3total,1)	.193	2.481	.014	Ha3 accepted
DIFF(X4total,1)	.280	6.780	.000	Ha4 accepted
DIFF(X5total,1)	.173	3.216	.001	Ha5 accepted
Dependent Variable: DIFF(Ytotal,1)				

3.2 Discussions

The Effect of Accountability on Interest in Paying Zakat

Based on the results of statistical test analysis, t shows that the accountability variable has a positive and insignificant effect on interest in paying zakat, with a calculated t value of 1,454 greater than t table 0.112 ($1,454 > 0.112$) and significance value ($0.147 > 0.05$). So it can be concluded, accountability has a positive and insignificant effect on the interest in paying zakat is rejected.

Accountability is a person's social and psychological drive to take responsibility for something that has been done to the environment or others. Supervisors of zakat institutions can use accountability as a benchmark for how well amil zakat has completed these tasks, in other words, amils will not act arbitrarily in the management of zakat funds so that the management system of amil zakat institutions becomes clean and orderly, which can later become information for muzakki [12]. Based on the results, it can illustrate when this

accountability principle can be applied, showing that the higher the accountability, the more it does not affect the interest in paying zakat.

This result is not in line with the previous research [6–9] which states that accountability has a significant positive effect on interest in paying zakat. However, this result is supported by other studies that suggest accountability has a positive insignificant effect on interest in paying zakat (7,20) that in general, behavioral factors are very influential and there are dominant factors both from internal and external sides for muzakki interested in paying zakat in institutions, namely religiosity and fathanah (fairness). Although viewed from statistics, accountability does not have an influence on interest in paying zakat, but every zakat institution is still or obliged to apply this principle because accountability is important. Accountability must be applied in order to produce a quality and trustworthy report. So with insignificant results does not mean that the accountability factor can be simply ignored or become unimportant. However, it is also possible that the muzakki or the public does not doubt the accountability of the institution. This research is in line with the research stating that accountability variables have a positive insignificant effect on interest in paying zakat [12].

The Effect of Transparency on Interest in Paying Zakat

Based on the results of the statistical test analysis, t shows that the transparency variable has a positive and significant effect on the interest in paying zakat, with a calculated t value of 1,988 greater than t table 0.112 ($1,988 > 0.112$) and significance value ($0.048 > 0.05$). So it can be concluded that, the transparency variable has a significant positive effect on the interest in paying zakat (Y) so that H_2 is accepted.

Transparency is the policy of conveying information and making decisions honestly and openly, providing relevant and useful information for investors and the general public in financial statements. So that stakeholders can use information to muzakki to be more selective in choosing zakat [30]. If the transparency of zakat institutions increases, the interest in paying zakat to institutions will also increase. Attribution theory states that this variable is related to external factors, namely the delivery of information to muzakki that gives rise to trust. The importance of transparent management of zakat funds greatly affects the level of trust of zakki in zakat institutions.

This is in accordance with the previous research which states that transparency has a positive influence on interest in paying zakat [7,13,28]. Transparency is a must in realizing comprehensive accountability to all stakeholders, institutions or entities. In the practice of zakat institutions, transparency is important for muzakki to entrust their zakat. Muzakki did not hesitate in distributing his zakat to zakat institutions, because the institution has shown its accountability through accountability and transparency.

The Effect of Service Quality on Interest in Paying Zakat

Based on the results of statistical test analysis, t shows that the variable of service quality has a positive and significant effect on the interest in paying zakat, with a calculated t value of 2,481 greater than t table 0.112 ($2,481 > 0.112$) and significance value ($0.014 < 0.05$). So it can be concluded that, the variable of service quality has a significant positive effect on the interest in paying zakat (Y) so that $H3$ is accepted.

Quality of service refers to the methods used to meet the requirements and desires of consumers, ensuring that their expectations are satisfactorily met with the accuracy of their delivery until the end of the service. If the quality of service of zakat institutions carried out is good, the interest in paying zakat to institutions will increase. Attribution theory states that the fulfilment of customer satisfaction that the quality of service provided by the institution or institution is in accordance with customer expectations or expectations. As well as for good service and will increase the trust of muzakki in zakat institutions, and awareness of paying zakat will continue to grow.

This is in accordance with the research of Amalia & Widia (2019), Ayuningtyas & Sari (2020), Indri Aningsih (2019), Lesmana (2022), Murdani Nur (2020), Pakpahan & Fadli (2021), Salmawati & Fitri (2018) which states that, the quality of service has a positive influence on interest in paying zakat. Good quality service will provide comfort and reluctance for muzakki who will pay their zakat to zakat institutions. The service will give a positive assessment that results in the muzakki will believe in the zakat institution.

The Influence of Financial Technology on Interest in Paying Zakat

Based on the results of statistical test analysis, t shows that financial technology variables have a positive and significant effect on interest in paying zakat, with a calculated t value of 6,780 greater than t table 0.112 ($6,780 > 0.112$) and significance value ($0.000 < 0.05$). So it can be concluded that, financial technology variables have a significant positive effect on the interest in paying zakat (Y) so that $H4$ is accepted.

Financial technology, which is the result of combining financial services and technology, has revolutionized traditional business models by enabling remote transactions and electronic payments. If financial technology can be applied properly, the interest in paying zakat to institutions will increase. Attribution theory states that this variable utilizing technology as a means of managing zakat can generate benefits in increasing industrial efficiency towards superior results so that the ease of access to zakat muzakki further increases the amount of awareness of paying zakat will continue to grow.

This is in accordance with Kharisma & Jayanto's (2021) research which states that financial technology has a positive and significant effect on interest in paying zakat. Financial technology provides an overview of the ease with which someone can use technology in zakat paying activities influenced by perceived usefulness and perceived ease of use factors of zakat payment transactions from physical cash to digital, facilitating comfortable interaction between muzakki without having to meet in person.

The Influence of Religiosity on Interest in Paying Zakat

Based on the results of statistical test analysis, t shows that the variable of religiosity has a positive and significant effect on the interest in paying zakat, with a calculated t value of 3,216 greater than t table 0.112 ($3,216 > 0.112$) and significance value ($0.001 < 0.05$). So it can be concluded that, the variable of religiosity has a significant positive effect on the interest in paying zakat (Y) so that H_5 is accepted.

Religiosity means giving a person instruction on how to do something that will ultimately increase his zakat payment. One of the factors that determine the success or failure of a person to collect zakat is his religious condition. A person's level of religiosity can be interpreted as a deep adherence to his religion. If the level of religiosity of a muzakki increases then one's interest in paying zakat will increase as well. Attribution theory states that one of the motivating factors that can influence the interest of muzakki in paying zakat is religiosity. This circumstance is based on the choice of the muzakki to pay zakat based on one's level of trust.

This is in accordance with the research which states that religiosity has a significant effect on interest in paying zakat [8,18,19,21,33]. Public knowledge and awareness of its importance is one of the pillars of Islam that must be implemented, so this is closely related to the religiosity of the community itself.

4. Conclusions

This study has examined the effect of accountability, transparency, service quality, financial technology, religiosity of the population in this study is the population in this study is those who have not paid zakat through amil zakat institutions. Total sample 312. The results of the tests that have been carried out, have the following conclusions:

1. The accountability variable (X_1) has a positive insignificant influence on the interest in paying zakat, the higher this accountability can be applied, the more it has no effect on the interest in paying one's zakat.
2. The transparency variable (X_2) has a significant positive influence on the interest in paying zakat, the higher the level of transparency, the higher the interest in paying zakat.
3. The variable of service quality (X_3) has a significant positive influence on the interest in paying zakat, the higher the level of service quality, the more interest in paying zakat.
4. The financial technology variable (X_4) has a significant positive influence on the interest in paying zakat, the higher the level of financial technology, the more interest in paying zakat.

The variable religiosity (X5) has a significant positive influence on the interest in paying zakat, the higher the level of religiosity, the higher the interest in paying zakat.

This research also has limitations, among them, the data used had to be transformed in order to be processed using multiple linear regression. Therefore, in the future, this research can still be developed by improving its research methods. As for its implementation, there are several suggestions that can be applied in zakat collection. For muzakki, it is recommended to better understand the obligation to pay zakat and channel their zakat obligations through zakat institutions so that the distribution of zakat funds is more evenly distributed and will also support the programs that have been planned by the institution. Strengthen their commitment to pay zakat at the national zakat amil body or zakat institution. Zakat management institutions need to increase socialization and persuasive invitations to muzakki so that muzakki know about the importance of paying zakat at zakat institutions and foster interest in zakat at muzakki in zakat institutions.

Authors' Contributions

Janie, Marlina & Hanum conceived and planned the experiments. Marlina contributed to sample preparation and performed the computations. Janie & Marlina contributed to the interpretation of the results. Janie took the lead in writing the manuscript. All authors provided critical feedback and helped shape the research, analysis and manuscript.

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