

**FACTORS INFLUENCING MUZAKKI'S DECISION CHOOSING TO PAY ZAKAT  
AT LAZNAS IZI NORTH SUMATRA (STUDY ON MEDAN CITY MUZAKKI)**



**Amin Hilal Sianipar<sup>1</sup>**  
Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia  
[aminhilalsianipar@gmail.com](mailto:aminhilalsianipar@gmail.com)

**Salman Nasution<sup>2</sup>**  
Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia  
[salmannasution@umsu.ac.id](mailto:salmannasution@umsu.ac.id)

---

**Abstract**

The aim of the research carried out by the authors is to analyze things that influence *muzakki* in zakat payments (study of *muzakki* in Medan city) at LAZNAS IZI North Sumatra. The type of research used in this research is hypothesis testing. The sample in this research was *Muzakki* LAZNAS IZI North Sumatra. The data collection technique used a questionnaire with a total of 127 respondents. The analytical method used in this research was the 1-5 linear scale analysis method. The software used to carry out the analysis is SPSS 22. Five independent variables are used in this research X1= Religious, X2= Service, X3= Income, X4= Accountability, and X5= Transparency. Meanwhile, the dependent variable used is Y = Do the factors of religion, service, income, accountability, and transparency influence *muzakki* in paying zakat at LAZNAS North Sumatra. The results of this research show that X1 =Religiousness, X3=Recome, and X5=Transparence have a significant positive effect on *muzakki*'s interest in paying zakat in LAZNAS IZI North Sumatra Province.

**Keywords:** Religiosity, Service, Revenue, Accountability, Transparency

## INTRODUCTION

Zakat comes from the word *zaka* which means good, blessing, growth, cleanliness, and increase. Meanwhile, according to the term fiqh, zakat is the name for a certain amount of property that is issued and is required by Allah SWT to be handed over to people who have the right to receive it (*mustahiq*) from those who are obliged to pay it (*muzakki*). Etymologically, zakat means a certain amount of property required by Allah SWT to be handed over to those who are entitled to it. According to Law No. 38 of 1998 concerning zakat management, the definition of zakat is the property that must be set aside by a Muslim or an institution owned by Muslims following religious provisions to be given to those who are entitled to receive it. (Mardani, 2011) (Safarilla & Pradesyah, 2023).

In aspects of life in the world, both in the social and economic fields, zakat can be a strategy for minimizing the nature of greed and avarice within oneself. Problems in the social field where zakat acts as a tool given by Islam to eliminate poverty from society by making someone who has abundant wealth aware of the social responsibility they have, while in the economic field zakat prevents the accumulation of wealth in someone's hands. Zakat is very influential in realizing economic balance (Siahaan et al, 2023). Zakat is taken vertically if it has reached the *nisbah*, which is a stipulation with the minimum mandatory limit for zakat to be issued. Likewise with the size of goods for which zakat must be issued. Excess assets owned are issued according to the provisions determined by fiqh experts. Meanwhile, the distribution of zakat is issued horizontally or evenly to groups entitled to receive zakat (Ashari et al, 2023).

The management of zakat in Indonesia is not only regulated by religious rules but is also stated in state law. Where the law regulating zakat is contained in Law No. 23 of 2011 concerning zakat management. There is even a National Zakat Amil Institute (LAZNAS) which has the function of managing and distributing zakat from the community. Amid society, there is also a separate amil zakat institution (LAZ), which is usually tasked with

receiving zakat from surrounding mosques. Amil Zakat Institution. National (LAZNAS) does not only focus on management but also on how to ensure that the zakat collection itself runs smoothly. For this reason, the authors examine what are the factors in the use of the National Zakat Amil Institute (LAZNAS). The use of the National Zakat Amil Institution (LAZNAS) is influenced by several factors, including religiosity, service, trust, accountability, and transparency. A person's understanding of Syrai'ah norms, especially related to zakat obligations, greatly influences a person's awareness of issuing zakat to *mustahik*. So, it can be said that the better a person's attitude towards an object (zakat obligation), the higher the possibility of someone doing things following that object (M. Aidil Aditya HS, 2022) (Ismail, 2024) (Pradesyah, 2023).

In the business world, both private and non-private, the service factor is the most important thing in developing community services as well as the National Zakat Amil Institute in managing Zakat, good management at LAZNAS can foster a positive influence on everyone who can pay zakat to distribute zakat at LAZNAS and other zakat institutions that have valid permits, the quality of their services such as transparency, socialization and administration have a big influence on *muzzaki's* preferences in paying zakat at these institutions. If assessed from the income side, someone who has income is very influential in paying zakat because determining the ratio of whether or not a person has to pay zakat is closely related to the income he earns. Likewise, the trust factor, trust in zakat institutions in this research is defined as the muzakki's willingness to rely on zakat institutions. To pay his zakat to the *mustahik*, because the *muzakki* believes that the institution is professional, trustworthy, and transparent. Religiosity is also very important in zakat institutions because the religiosity of the obligations or rules that must be implemented, where the value of a person's understanding of sharia norms, especially related to zakat obligations, greatly influences a person's awareness of issuing zakat to zakat recipients. Accountability also plays an important role in zakat institutions, because accountability is a form of accountability of the zakat management implementation team to the community where

muzakki will no longer feel awkward about paying their zakat to LAZNAS, where LAZNAS is the main responsibility. And finally, the socialization factor, the efforts of zakat institutions in carrying out zakat promotional activities can help zakat institutions remind them of zakat payments (Muliana , 2022)(Lubis & Pradesyah, 2024).

Field studies also show that there are *muzakki* who pay their zakat through LAZNAS, through this institution *muzakki* feel convenience because it is no longer the process of calculating, paying, and distributing zakat because it is managed by LAZNAS as an official government institution. Based on the decision of the Minister of Religion of the Republic of Indonesia regarding the implementation of Law No. 23 of 2011 concerning zakat management is mentioned in Article 2 regarding the hierarchical structure starting from LAZNAS which is located in the State Capital District (Dea Putri Anggraini , 2019) (Muhammad Rasyad Al Fajar , 2021)

Indonesia is a country where the population is the largest Muslim in the world in terms of population. However, the potential for zakat is still not optimal. Until now, only more than 1% of the amount of zakat can be received and managed by the government through central LAZNAS. The current zakat receipts in Indonesia are not yet optimal due to several things, including the low level of public knowledge, not a few people who can afford it, but the level of awareness of the obligation to pay zakat is still limited to paying zakat *fitriah* which is issued during the month of Ramadan only. Besides that, the receipt of zakat at zakat institutions is not yet optimal because the culture of Indonesian society tends to prefer paying zakat directly, not through zakat distribution institutions, especially LAZNAS, so the data is not collected. This community habit has been going on for a long time and changing this habit cannot be done in a short time. short. Therefore, the current problem for society is the lack of knowledge regarding the functions and benefits of the Amil Zakat Agency (BAZ) as well as the lack of public trust in the Amil Zakat Institute

(LAZ). So, there is a need for a technique on how to educate people about paying zakat through institutions (Afsari, 2021) (Putra & Pradesyah, 2013).

In every region, both at the state and lower regional levels, there is a zakat management institution, usually called LAZNAS, North Sumatra. In North Sumatra, there is LAZNAS as a forum for people who want to give zakat, which aims to make it easier for people to pay their zakat regularly. The more people in North Sumatra who pay their zakat through LAZNAS North Sumatra, the more people who need help from distributing zakat through the Institute and the better the community's economy will be. However, there are still many people who are reluctant to pay zakat through the North Sumatra National Zakat Institute (LAZNAS). Thus, the distribution of zakat to people in need or *mustahiq* is less than optimal and uneven.

## REVIEW OF LITERATURE

According to Didin Hafidudhin as quoted by (Soemitra, 2010), The management of zakat through amil institutions is based on several considerations to ensure certainty and discipline in zakat payments, namely: Maintaining the *mustahik's* feelings of inferiority when faced directly with receiving their rights from *muzakki*, Achieving efficiency, effectiveness, and appropriate targets in using assets according to the existing priority scale in a place, to demonstrate Islamic principles and the spirit of the Islamic state and government administration. Where, if the distribution of zakat is carried out individually by the *muzakki* to the *mustahik*, the distribution of zakat becomes ineffective where the distribution of zakat becomes inappropriate for its intended purpose. Where zakat aims to realize social justice, it will be difficult to realize. This is because the distribution of zakat is unequal to impossible (Rizaldy & Pradesyah, 2023).

According to the Republic of Indonesia Law No.23/Article 26: "The distribution of zakat, as intended in article 26 (zakat must be distributed to *mustahik* following the Al-Quran

surah at Taubah verse 60), is carried out based on a priority scale by showing the principles of equity, justice and regionalism." Where the distribution of *Zakat fitrah* may not be given to people belonging to groups who do not have the right to receive zakat maal and people whose livelihood is borne (Muhammad Rasyad Al Fajar , 2021) (Ibrahim & Pradesyah, 2023).

This research was also carried out by (Dewi Rahmi, 2017) where the results of the research show that in general all factors of *muzakki* behavior greatly influence *muzakki*, but there are the most dominant factors including the internal factor, namely the religiosity factor, while the most dominant external factor is the principle of *Fathanah* (fairness) which is attached to the LAZ Rumah Zakat so that it greatly influences *muzakki* in choosing the Institution.

## RESEARCH METHOD

This research method uses quantitative methods. The quantitative approach is obtained by obtaining data in the form of numbers or data that is made into numbers. The type of data used in research is primary data. Primary data is data obtained directly from the research object. The data obtained is in the form of answers to a questionnaire given to respondents regarding several factors that influence Muzakki's decision in choosing to pay Zakat at Laznas IZI North Sumatra. Research Time in February – March 2024. The location of the research was at LAZNAS IZI North Sumatra. The location of this research was carried out at the LAZNAS IZI North Sumatra office on Jl. Cassowary No.29 C, Sei Sikambang B, Kec. Medan Sunggal, Medan City, North Sumatra 20119. This location selection takes into account issues of time, energy, and funds. Sampling was carried out using the purposive sampling method. The total population was 3000 Muzakki, determining the number of respondents was calculated using the Solvin formula so that the sample size was 127

Muzakki respondents. The analysis technique uses descriptive statistics and is processed using SPSS software using the T-test, F-test, and R-square test.

## RESULTS AND DISCUSSION

Multiple regression analysis is used to determine Religious Affairs (X1), Service (X2), Income (X3), Accountability (X4) and Transparency (X5). Meanwhile, the dependent variable used is Y = Do the factors of religion, service, income, accountability, and transparency influence *muzakki* in paying zakat at LAZNAS North Sumatra. Previously, the research data had been confirmed to pass the classic assumption test which included normality, multicollinearity, and heteroscedasticity tests.

### Regression Analysis Results

Regression analysis is processed with the help of the SPSS program, the results of the analysis are explained as follows:

**Table 1.**  
**Results of Multiple Regression Analysis**

| Model          | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|----------------|-----------------------------|------------|---------------------------|--------|------|
|                | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant)   | 1.113                       | .920       |                           | 1.209  | .229 |
| Religiosity    | .407                        | .091       | .347                      | 4.454  | .000 |
| Service        | -.208                       | .118       | -.161                     | -1.755 | .082 |
| Income         | .415                        | .168       | .322                      | 2.472  | .015 |
| Accountability | .130                        | .100       | .115                      | 1.294  | .198 |
| Transparency   | .443                        | .162       | .327                      | 2.741  | .007 |

a. Dependent Variable: The influence of *muzakki* in paying zakat at LAZNAS North Sumatra

Source: Data processed (2024)

**F Test**

Simultaneous testing is carried out to show whether all the variables used in the regression model have a significant influence on variable Y. All these variables are tested simultaneously using the F test or ANOVA. The hypotheses used in testing the regression model coefficients simultaneously are presented in the following table:

**Table 2.**  
**F Test**

| Model        | Sum of Squares | df  | Mean Square | F       | Sig.              |
|--------------|----------------|-----|-------------|---------|-------------------|
| 1 Regression | 1173.483       | 5   | 234.697     | 107.340 | .000 <sup>b</sup> |
| Residual     | 264.564        | 121 | 2.186       |         |                   |
| Total        | 1438.047       | 126 |             |         |                   |

a. Dependent Variable: The influence of *muzakki* in paying zakat at LAZNAS North Sumatra

b. Predictors: (Constant), Transparency, Religiosity, Service, Accountability, Revenue

Source: Data processed (2024)

Based on the table above, testing the regression model hypothesis simultaneously uses the F test. In the F distribution table, the F table value with degrees of freedom (df)  $n_1 = 5$  and  $n_2 = 122$  is 3.17. If the value of  $F_{count}$  is compared with  $F_{table}$ , then  $F_{count}$  is greater than  $F_{table}$  ( $274.396 > 2.43$ ). Apart from that, a significant value of 0.000 was obtained. If it is significant compared to  $\alpha = 0.01$  then it is significantly smaller than  $\alpha = 0.01$ . From these two comparisons, it can be decided that  $H_0$  is rejected at the  $\alpha = 0.01$  level. So, it can be concluded that there is a simultaneous influence between variables  $X_1 - X_4$  on variable Y.

**T Test**

Partial regression model testing is used to determine whether each independent variable that forms the regression model individually has a significant influence on variable

Y or not. To test this relationship, the t-test is used, namely by comparing the value of tcount with ttable. The independent variables that form the model regression are said to have a significant effect if  $tcount > ttable$  or significant  $< \alpha = 0.01$ . Partial testing of the regression model is as follows:

**Table 3.**  
**T Test**

| Hypothesis   | Score                                       | Decision  |
|--|---|-----------|
| H0 : $\beta_1 = 0$ (X1 does not have a significant effect on Y)<br>Ha : $\beta_1 \neq 0$ (X1 significant effect on Y)<br>$\alpha = 0,01$ | t = 4.454<br>sig = 0.000<br>ttabel= 2.356   | Reject H0 |
| H0 : $\beta_2 = 0$ (X2 does not have a significant effect on Y)<br>Ha : $\beta_2 \neq 0$ (X2 significant effect on Y)<br>$\alpha = 0,01$ | t = -1.755<br>sig = 0.082<br>ttabel = 2.356 | Accept H0 |
| H0 : $\beta_1 = 0$ (X3 does not have a significant effect on Y)<br>Ha : $\beta_1 \neq 0$ (X3 significant effect on Y)<br>$\alpha = 0,01$ | t = 2.472<br>sig = 0.015<br>ttabel = 2.356  | Reject H0 |
| H0 : $\beta_1 = 0$ (X4 does not have a significant effect on Y)<br>Ha : $\beta_1 \neq 0$ (X4 significant effect on Y)<br>$\alpha = 0,01$ | t = 1.294<br>sig = 0.198<br>ttabel = 2.356  | Reject H0 |
| H0 : $\beta_1 = 0$ (X5 does not have a significant effect on Y)<br>Ha : $\beta_1 \neq 0$ (X5 significant effect on Y)<br>$\alpha = 0,01$ | t = 2.741<br>sig = 0.007<br>ttabel = 2.356  | Reject H0 |

Source: Data processed (2024)

Variable X1 has a regression coefficient of 0.407. Based on the test results, the t count was 4,454 with a significance of 0.000. The test statistical value |tcount| This is greater than ttable (4,457 > 2,356) and the significant value is smaller than  $\alpha = 0.01$ . This test shows that H0 is rejected so it can be concluded that variable X1 has a significant effect on variable Y.

Variable X2 has a regression coefficient of -0.208. Based on the test results, the t count was -1.755 with a significance of 0.082. The test statistical value  $|t_{count}|$  This is greater than  $t_{table}$  ( $-1.755 < 2.356$ ) and also significantly greater than  $\alpha = 0.01$ . This test shows that  $H_0$  is accepted so it can be concluded that variable X2 has no significant effect on variable Y.

Variable X3 has a regression coefficient of 0.415. Based on the test results, the t count was 2.472 with a significance of 0.015. The test statistical value  $|t_{count}|$  This is greater than  $t_{table}$  ( $2.472 > 2.356$ ) and the significant value is smaller than  $\alpha = 0.01$ . This test shows that  $H_0$  is rejected so it can be concluded that variable X3 has a significant effect on variable Y.

Variable X4 has a regression coefficient of 0.130. Based on the test results, the t count was 1.294 with a significance of 0.198. The test statistical value  $|t_{count}|$  This is greater than  $t_{table}$  ( $1.294 < 2.356$ ) and the significant value is smaller than  $\alpha = 0.01$ . This test shows that  $H_0$  is rejected so it can be concluded that variable X4 has no significant effect on variable Y.

Variable X5 has a regression coefficient of 0.443. Based on the test results, the t count was 2.741 with a significance of 0.007. The test statistical value  $|t_{count}|$  This is greater than  $t_{table}$  ( $2,741 > 2,356$ ) and the significant value is smaller than  $\alpha = 0.01$ . This test shows that  $H_0$  is rejected so it can be concluded that variable X5 has a significant effect on variable Y.

### R Square Test

**Table 4.**  
**R Square Test**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .903 <sup>a</sup> | .816     | .808              | 1.479                      |

a. Predictors: (Constant), Transparency, Religiosity, Service, Accountability, Revenue

Source: Data processed (2024)

## CONCLUSION

From the results of the research carried out, it can be concluded as follows:

1. Based on the results of partial testing (t-test), the probability value of religiosity significance (X1) obtained was  $0.000 < 0.01$  and  $t_{count} (4.454) > t_{table} (2.356)$ . It can be concluded that religiosity has a significant positive effect on *muzakki's* interest in paying zakat at LAZNAS IZI North Sumatra Province.
2. Based on the results of partial testing (t-test), the service significance probability value (X2) obtained was  $0.0082 < 0.01$  and  $t_{count} (-1.755) > t_{table} (2.356)$ . It can be concluded that service has no significant effect on *muzakki's* interest in paying zakat at LAZNAS IZI North Sumatra Province.
3. Based on the results of partial testing (t-test), the income significance probability value (X3) obtained is  $0.0015 < 0.01$ , and  $t_{count} (2.472) > t_{table} (2,356)$ . It can be concluded that income has a significant positive effect on *muzakki's* interest in paying zakat at LAZNAS IZI North Sumatra Province.
4. Based on the results of partial testing (t-test), the accountability significance probability value (X4) obtained is  $0.0198 < 0.01$  and  $t_{count} (1.294) < t_{table} (2,356)$ . It can be concluded that accountability does not have a significant positive effect on *muzakki's* interest in paying zakat at LAZNAS IZI North Sumatra Province.
5. Based on the results of partial testing (t-test), the transparency significance probability value (X5) obtained was  $0.0007 < 0.01$  and  $t_{count} (2.741) > t_{table} (2.356)$ . It can be concluded that income has a significant positive effect on *muzakki's* interest in paying zakat at LAZNAS IZI North Sumatra Province.

## REFERENCES

- Afsari, A. (2021). Pemberdayaan LAZNAS Yatim Mandiri Dalam Meningkatkan Kesejahteraan Sosial Janda Duafa Di Kota Medan . *Ekonomi*.
- Ashari, A., Fatwati, S. R. ., Hasanah, S. ., Juwairiyah, S. ., Rudi, R., & Utama, A. P. . (2023). BAZNAS Contribution Through Productive Zakat Program to the Economy Poor Society. *Majalah Journal of Islamic Finance and Management*, 3(1), 1-14. <https://doi.org/10.31538/mjifm.v3i1.30>
- Dea Putri Anggraini , A. F. (2019). Pendistribusian Dana ZIS Melalui Program Genius Perspektif UU No. 23 Tahun 2011. *Qawain*, 182-211.
- Dewi Rahmi, R. W. (2017). Faktor-Faktor Yang Mempengaruhi Muzakki Dalam Membayar Zakat Melalui LAZ Rumah Zakat Kota Bandung. *Ekonomi Syariah*.
- M. Aidil Aditya HS, Z. S. (2022). Implementasi Undang-Undang No.23 Tahun 2011 Tentang Pengelolaan Zakat di BAZNAS. *International Journal Of Zakat And Wakaq*, 39-55.
- Mardani. (2011). Pengertian Zakat. *Hukum Ekonomi Syariah di Indonesia*, 27.
- Muhammad Rasyad Al Fajar , M. (2021). Implementasi Undang-Undang Zakat No. 23 Tahun 2011 Tentang Pengelolaan Zakat (Studi Kasus LAZISMU Kota Bima). *Ekonomi Syariah* , 127-140.
- Muliana, M. (2022). Analisis Penghimpunan Dana ZIS (Zakat Infaq Sedekah) Berbasis Digital Studi Kasus (LAZNAS Nurul Hayat Cabang Medan). *Pendidikan, Sosial dan Humaniora*, 654-661.
- Soemitra, A. (2010). Bank Dan Lembaga Keuangan Syariah . *Ekonomi Syariah*.
- Ibrahim, F., & Pradesyah, R. (2023). *The Influence of Sharia Marketing and Product Literacy*. 6(3), 2437–2447.
- Ismail, A. H. (2024). *Mudharabah Financing In Increasing The Income Of Halal Msmes*. 5, 1841–1847.
- Lubis, N. F., & Pradesyah, R. (2024). *Pengaruh Transformasi Digital dan Bisnis Online Terhadap Pola Perilaku Masyarakat dalam Menggunakan M-Banking Syariah : Studi Kasus pada Masyarakat Martubung*. 5(4), 3412–3425.
- Pradesyah, R. (2023). Digital Marketing and Product Literacy on Generation Z' Interest in Using Sharia Banks. *UPMI Proceeding Series*, 1(01), 1464–1469.
- Putra, R., & Pradesyah, R. (2013). The Impact Of Social Media And Lifestyle On The Decision To Become A Customer At Pt. Bank Syariah Indonesia Kcp Tomang Elok Medan. *NBER Working Papers*, 6(3), 89. Retrieved from <http://www.nber.org/papers/w16019>

- Rizaldy, M., & Pradesyah, R. (2023). Reslaj : Religion Education Social Laa Roiba Journal Sarjanawiyata Tamansiswa Reslaj : Religion Education Social Laa Roiba Journal. *Reslaj : Religion Education Social Laa Roiba Journal*, 5(1), 168–184. <https://doi.org/10.47476/reslaj.v6i1.4736>
- Safarilla, E., & Pradesyah, R. (2023). Analisis Penerapan Risk Management Sebagai Upaya Efektivitas Pengumpulan Dana Zakat Pada BAZNAS Provinsi SumateraUtara. *AGHNIYA: Jurnal Ekonomi Islam*, 5(2), 261–280. <https://doi.org/10.30596/aghniya.v5i2.15799>
- Siahaan, U. S., Samri Juliati Nasution, Y., & Syafina, L. (2023). The Influence of Financial Report Transparency and Zakat Fund Management during the Pandemic on the Level of Muzakki Trust. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 7(1), 49-64. <https://doi.org/10.31538/iijse.v7i1.3841>