

TRUST, RELIGIOUSITY, INCOME, QUALITY OF ACCOUNTING INFORMATION, AND MUZAKI DECISION TO PAY ZAKAT

Efri Syamsul Bahri¹, Ade Suhaeti², & Nursanita Nasution³

^{1,2}*Sekolah Tinggi Ekonomi Islam SEBI*

^{1,2}*Jl. Raya Bojongsari No. 63, Bojongsari, Depok, Jawa Barat 16517*

³*Sekolah Tinggi Ilmu Ekonomi Indonesia*

³*Jl. Kayu Jati Raya No.11A, Rawamangun, Pulo Gadung, DKI Jakarta 13220*

Email: ¹efri.sb@sebi.ac.id; ³nursanita1@gmail.com

ABSTRACT

This study tests the factors that influence the decision of muzaki in channeling zakat, namely: trust, religiosity, income, and quality of accounting information. This study is a survey of 40 muzaki from Amil Zakat Institution (known as LAZ) Zakat Sukses in Depok. This study uses the purposive sampling method. Data analysis using SPSS 25 software with multiple linear regression analysis. The results of this study indicate that trust, religiosity, income, and the quality of accounting information simultaneously influence the decision of muzaki to distribute zakat through LAZ Zakat Sukses in Depok. Partially, trust, religiosity, and income positively affect the decision of muzaki to distribute zakat through LAZ Zakat Sukses. Meanwhile, the quality of accounting information has a negative impact on muzakki's decisions in distributing zakat through LAZ Zakat Sukses. This study's scope is on the muzaki at LAZ Zakat Sukses Depok. Therefore, the results may not represent nationally. Therefore, similar studies in collecting more large-scale data and broader areas will be useful. The implication is that LAZ Zakat Sukses need to show zakat management's performance to increase muzaki trust.

Keywords: Trust, Religiosity; Income; Quality of Accounting Information; Muzaki Decision

ABSTRAK

Penelitian ini menguji faktor-faktor yang mempengaruhi keputusan muzaki dalam menyalurkan zakat yaitu: kepercayaan, religiusitas, pendapatan, dan kualitas informasi akuntansi. Penelitian ini merupakan survei terhadap 40 muzaki dari Lembaga Amil Zakat (LAZ) Zakat Sukses di Depok. Penelitian ini menggunakan metode purposive sampling. Analisis data menggunakan software SPSS 25 dengan analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa kepercayaan, religiusitas, pendapatan, dan kualitas informasi akuntansi secara simultan berpengaruh terhadap keputusan muzaki dalam menyalurkan zakat melalui LAZ Zakat Sukses di Depok. Secara parsial kepercayaan, religiusitas, dan pendapatan berpengaruh positif terhadap keputusan muzaki menyalurkan zakat melalui LAZ Zakat Sukses. Sedangkan kualitas informasi akuntansi berpengaruh negatif terhadap keputusan muzakki dalam menyalurkan zakat melalui LAZ Zakat Sukses. Ruang lingkup penelitian ini pada muzaki di LAZ Zakat Sukses Depok. Oleh karena itu, hasilnya mungkin tidak mewakili secara nasional. Oleh karena itu, studi serupa dalam

mengumpulkan data skala besar dan wilayah yang lebih luas akan berguna. Implikasinya, LAZ Zakat Sukses perlu menunjukkan kinerja pengelolaan zakat untuk meningkatkan kepercayaan muzaki.

Kata kunci: Kepercayaan; Religiusitas; Pendapatan; Kualitas Informasi Akuntansi; Keputusan Muzaki

1. INTRODUCTION

Islam has a solution for poverty alleviation through the zakat fund scheme (Chaniago, 2015). With the condition of Muslims who are still in poverty, it becomes essential to optimize the collection of zakat funds from the muzaki. The provision of zakat collection refers to the provisions of sharia and legislation. Shariah provisions for the collection of zakat are found in the Alquran surat At Taubah verse 103.

Furthermore, the provisions of the law on the collection of zakat are contained in Law No. 23 of 2011 on Zakat Management. According to the rules, zakat is a property that must be issued by a Muslim or a business body. It was given to those who are entitled to receive it following Islamic law. Thus, the collection of zakat has a firm basis, namely: following the Shari'ah (Alquran) and the rules and regulations that apply in Indonesia.

One of the districts that have such a large zakat potential is Depok. According to Hayati (2015), to find out how much potential zakat in Depok, then the potential calculation of zakat is done referring to Indonesian opinion of 2% of gross regional domestic product (GRDP) and average opinion of eight countries of 4.3% of GDRP. This model has also been used by Nur and Zulfahmi (2018), who calculated the potential of zakat in Lhokseumawe. The research results Nur and Zulfahmi (2018) found the potential amount of zakat in Lhokseumawe is IDR 187,710,9942.000 per year. With the same calculation model, the potential amount of zakat in Depok is obtained on average. In detail, this is illustrated in the table below.

Table 1. Potential Zakat of Depok in 2016 - 2018

Yaear	PDRB Depok (IDR Billion)	Zakat potential (Scheme = 2% GDRP)
2016	53.331,05	1.066,62
2017	58.344,49	1.166,89
2018	64.292,10	1.285,8
Amount	175.967,64	3.519,35
Average per Year	58.655,88	1.173,12

Source: BPS Depok (proceed)

Based on the table above, the potential value of zakat in Depok is so large, reaching IDR 1,173.12 trillion per year. One of the zakat management entities that strives to maximize the potential of zakat in Depok is LAZ Zakat Sukses. As an illustration, LAZ Zakat Sukses has a working area in Depok,

and has received a letter of recommendation No.105 of 2017 from the National Board of Zakat (known as Baznas) and a letter of decision from the Head of Regional Office of the Ministry of Religion Prov. West Java. Number 1082 of 2017 on the Granting of Operational Permits as a Zakat Amil Institution to Zakat Sukses Foundation.

Since starting operations in 2011, the collection of zakat, including *infaq*/alms, has only reached 1.3% or IDR 15 Billion in one year compared to the potential per year. In detail, the collection of LAZ Zakat Sukses is illustrated in the table below.

Table 2. Zakat Collection, Infaq/Shodaqoh on LAZ Zakat Sukses in Depok (IDR)

Year	Fund Type		Total
	Zakat	<i>Infaq</i> /Shodaqah	
2016	5.437.172.708	2.500.341.991	7.937.514.699
2017	8.711.056.305	3.443.139.545	12.154.195.850
2018	11.844.703.343	3.458.687.851	15.303.391.194

Source: Financier Report LAZ Zakat Sukses (proceed)

With the high gap between the realization of zakat collection compared to the potential of existing zakat, it becomes essential to know more about the factors that influence the interest of muzaki to pay zakat, especially in Depok. A previous study conducted by Satrio and Siswantoro (2016) examined the factors of income, trust, and religiosity towards the interest of the public to pay zakat in the Amil Zakat Institution. From the tests conducted by Satrio and Siswantoro (2016) examined the factors of income, trust, and religiosity towards the interest of the public to pay zakat in the Amil Zakat Institution. From the tests conducted by Satrio and Siswantoro (2016) it is concluded that the factors of income, trust, and religiosity have a positive effect on the community's interest to pay zakat.

While the research results Nur and Zufahmi (2018), with a location in the Lhokseumawe, show that the income factor does not affect muzaki's motivation to pay zakat. There are differences in the results of previous research, so in this study, the factors that will be tested are the factors that influence the decision of muzaki to pay zakat, namely: trust, religiosity, income, and quality of accounting information.

2. THEORETICAL AND THE DEVELOPMENT OF HYPOTHESIS

2.1. GOAL ORIENTATION THEORY

Goal Orientation is considered initially a dichotomy between mastery (learning goals) and performance goals (Dweck dan Leggett 1988), (Radosevich, Allyn, & Yun, 2007). According to Pintrich (2000) goal orientation is a function of individual differences and contextual factors, but the relative emphasis along this continuum varies between different models.

Goal Orientation provides the ability to survive through failure, setbacks, and challenges (McWilliams, 2014). Goal Orientation Theory consists of three dimensions: Learn, Prove Performance, and Avoid Proximal Performance (Payne, Youngcourt, & Beaubien, 2007). Payne, Youngcourt, dan Beaubien (2007) argue that the Avoidance Proximal Performance dimension is done on the grounds of the presence of antecedents and proximal and distal consequences of this dimension. The results of this study by Payne, Youngcourt, dan Beaubien (2007) successfully predicted job performance above and beyond cognitive and personality skills.

2.2. UNDERSTANDING ZAKAT

According to Hafidhuddin (2002), in terms of language, the word zakat has several meanings, namely *al-barakatu* (blessing), *al-namaa'* (growth and development), and *ath-thaharu* (purity). Meanwhile, in terms of zakat is part of the property with certain conditions, Allah SWT obligates the owner to be handed over to those entitled to receive it. Rosadi (2019) thinks that people who pay zakat will be free from stinginess, cultivate a sense of solidarity and togetherness.

According to Ali (2006), several conditions must be met so that zakat's obligation can be charged on property owned by a Muslim, namely: definite ownership, growing, exceeding basic needs, clean from debt, achieving nisab, and achieving haul.

2.3. DECISION

According to Laengge, Wowor, and Putro (2016), decisions are taken after going through a thought process that aims to drop a choice between existing alternatives. Laengge, Wowor, and Putro (2016), conclude the definition of the decision by considering several experts' opinions (e.g., Hasan Iqbal, M, 2004; Prajudi Atmosudirjo; and James A. F. Stoner). It is in line with Anwar's (2014) opinion, who said the decision is the determination of the desired choice. A decision occurs if a decision is made.

Chaniago (2015) argues that in decision-making, it is necessary to consider four basic things, namely: clear decision, availability of complete information on the problem, understanding of concrete problems, use of tools in addition to the power of memory, placement of self-professionalism over interests and self-will. According to Chaniago (2015), all four are essential to apply to avoid difficult decisions. Further, Chaniago (2015) describes four factors that significantly influence the emergence of a decision: position or position, problems, situations and conditions, and goals.

2.4. TRUST

According to Ogi, Moniharapon, and Diza (2016), trust is awareness and feeling possessed by consumers to trust a product and used by service providers as a tool to establish long-term relationships with consumers. Therefore, Mukhsin (2017) argues that building belief is essential to creating

customer loyalty. It is supported by Veno and Subagio (2013), opinion, who state that trust is the driving force behind an effective relationship.

Some other researchers eq. Widowati (2016), Adji, Jennifer, and Samuel (2014) also see the trust factor as important in increasing customer loyalty. In the context of the zakat management entity, then the customer here is muzaki as the party that pays zakat. The results of the study Nur and Zulfahmi (2018) show that trust has an effect on muzaki's motivation to pay zakat.

2.5. RELIGIOSITY

According to Rahmawati (2016), religiosity is a complex integration between religious knowledge, religious feelings, and religious actions in a person because religion involves all the functions of the human soul and body. Fitriani (2016) expressed the consistent meaning that a religiosity is a comprehensive unit of elements that makes a person referred to as a religious person and not just claim to have a religion. Glock dan Stark dalam Putriani and Shofawati (2015) describe religiosity into five dimensions, namely: Dimensions of belief (ideological), Dimensions of religious practice (ritualistic), Dimensions of experience (experimental), Dimensions of religious knowledge (intellectual), Dimensions of practice (consequential).

2.6. INCOME

According to Qardawi (2004) income is the addition of property obtained from known and permanent sources (Satrio & Siswantoro, 2016). Meanwhile, Eryanto and Swaramarinda (2013) define income as the sum of the period's initial wealth, plus the total revenue earned during one period, not just consumed. In Islam, according to Nur and Zulfahmi (2018), the obligation of zakat is not only on wealth but also obligatory zakat on income. Nur and Zulfahmi (2018), give an example of zakat on income from agricultural products, merchandise, and other products obtained from various jobs and businesses.

2.7. QUALITY OF ACCOUNTING INFORMATION

One of the accounting information generated by a system is financial statements (Jansen, Morasa, & Wangkar, 2018). According to Ong et al. (2009:399) information quality is a measure of the quality of an information system's content. In previous research, Agihidayantari and Kurniawan (2020) found that the quality of accounting information positively affects the level of acceptance of zakat funds. The difference with this research is that the locus used is Baznas Buleleng Regency, a zakat management entity managed by a non-structural government agency. Meanwhile, LAZ is managed by the community with the legalities of foundations and mass organizations.

Fendini, Kertahadi, and Riyadi (2013) argue that information systems that can produce information in a timely, accurate, and relevant manner and meet other criteria and measures of information quality will impact user

satisfaction. To assess the quality of information can use five dimensions: accuracy (accuracy), timeliness, completeness, relevance, and consistency (DeLone & McLean, 2003).

The above description can be described as the relationship between trust, religiosity, income, and quality of accounting information with the following muzaki decisions.

3. RESEARCH METHOD

This research uses a quantitative type.. This study uses a correlational design to test four independent variables (trust, religiosity, income, and quality of accounting information) and one dependent variable (muzaki's decision). All variables are measured using 29 statement items on a 5-point Likert scale. This research population is muzaki LAZ Zakat Sukses in 2018, with 40 samples that are considered to represent respondents. Data collection, in this study, was carried out through a survey using a questionnaire. Data analysis was performed using descriptive statistics and Multiple Linear Regression using SPSS 25 software.

4. DATA ANALYSIS AND DISCUSSION

4.1 PROFILE OF LAZ ZAKAT SUKSES

Amil Zakat Institution (known as LAZ) Zakat Sukses is an institution that focuses on the poor's community empowerment program. Established in the form of a legal body of the foundation with the deed of establishment No. 01 May 02, 2011, Notary Nur Qomsah Sukarno, SH. and has obtained operational permission Amil Zakat Institution from the Ministry of Religion of West Java Province No. 1082 the Year 2017. With a strong determination, Zakat Sukses is present as LAZ and makes ZIS a strong pillar of support for the glory and well-being of the people. Through the programs carried out, the benefits of using zakat funds will be felt comprehensively and accurately.

The vision of LAZ Zakat Sukses is to become LAZ city level, which is a national model in realizing a resilient and caring society. Meanwhile, the missions carried out are 1) Develop community empowerment programs to build independence; 2) Develop a community participation system in developing concerns that are oriented towards the development of cooperation networks; 3) Implement the management of modern management-based organizations in accordance with the principles of Good Corporate Governance, and 4) Develop excellent services through optimizing the use of the latest technology.

The LAZ Zakat Sukses Work Program covers five areas: education, health, empowerment, humanity, and da'wah. The activities carried out in the Da'wah Program for 2018 are Successful Scholarships, School Admission Assistance, Powerful Successful Schools, Upper Secondary Schools (known

as SMA), and Open TKB Zakat Success, One Million Bags for Native Children, and Rumah Tahfidz Sukses. Activities in healthcare programs, namely: Surrounding Health Services (YanKesLing), Free Ambulance Services, Successful Zakat Health Clinics, Medical Checkup Dai, Health Advocacy, and BPJS Health Premium Compensation. In the field of empowerment, activities that have been carried out include Sahabat Warung, Suksespreneur Academy, Social Mapping, Upgrading Sahabat Volawan Indonesia, and RW Sukses Berdaya.

The activities carried out in the humanitarian program include Disaster Alert School, Mustahik Services, 1000 Parcels for Orphans, Missionaries & Dhuafa, and Shining Certificates. Da'wah programs are implemented in Sahabat Da'i activities, Zakat Seminars, Monthly Studies, Tebar 1000 Mukena & Jilbab, Tebar 1.000 Alquran, Peesantren Ramadhan Berseri.

4.2 PROFILE OF RESPONDENTS

Respondents were dominated by female gender ($n=28$; 70%). Meanwhile, from men ($n=12$;30%). The age of the respondents was dominated from 20-30 years ($n=19$;47.5%), followed by age between 31-40 years ($n=11$;27.5%), age 41-50 years ($n=9$;22.5 %), and age 51-60 years ($n=1$;2.5%). Response jobs were dominated by private employees ($n=9$;22.5%), followed by civil servants ($n=7$;17.5%), and entrepreneurs ($n = 5$; 12.5%). Meanwhile, 19 people or 47.5% of other jobs.

Respondents' monthly income was dominated between IDR 1,000,000 - 5,000,000 ($n=24$;60%), followed by IDR 6,000,000 - 10,000,000 ($n=11$;27.5%), and IDR > 15,000. 000 ($n=4$;10%). The duration of Muzaki is dominated by a period of > 1 year ($n=17$;42.5%), followed by > 2 years ($n=13$; 32.5%), and 1-2 years ($n=10$; 25%).

4.3 INSTRUMENT TEST RESULTS

Instrument tests, including validity and reliability tests, were performed with the help of SPSS 25 software. The validity test calculations were performed using Bivariate Pearson correlation with the SPSS 25 program, which aimed to measure each item's validation in the questionnaire. The result is compared to the r table at the 5% significance level. With a total response of 40 people, obtained a table of magnitude 0.257. The validity test results of 38 items were used to determine the influence of factors of trust, religiosity, income, and quality of accounting information on muzaki decisions in channeling zakat. In detail, the results of the Validity Test are illustrated in the Table 3.

Table 3. Validity Test Results

Items	R _{value}	R _{table}	Result
Trust (X ₁)			
Zakat fund management in Zakat Sukses is managed	0,829	0,257	Valid

Items	R _{value}	R _{table}	Result
openly/transparently to the wider community, especially to zakat payers (muzaki).			
Zakat management at Zakat Sukses always provides the information needed if there are questions about zakat.	0,884	0,257	Valid
Zakat Sukses is honest in providing all information/news to muzaki.	0,795	0,257	Valid
Zakat Sukses can account for its performance vertically (Allah) and horizontally (society in general).	0,924	0,257	Valid
Zakat management in LAZ Zakat Sukses shows consistency between actions with values and principles.	0,880	0,257	Valid
LAZ Zakat Sukses can provide the best for muzaki.	0,861	0,257	Valid
Zakat management in Zakat Sukses is competent in managing zakat funds entered and filled by competent people in their fields.	0,771	0,257	Valid
LAZ Zakat Sukses provides consultation services to muzaki and the wider community.	0,831	0,257	Valid
LAZ Zakat Sukses respects and appreciates all circles/all parties, both muzaki and people in need.	0,874	0,257	Valid
LAZ Zakat Sukses is an institution that is responsible for fulfilling muzaki's wishes.	0,841	0,257	Valid
Religiosity (X ₂)			

Items	R _{value}	R _{table}	Result
I perform zakat, <i>infaq</i> shodaqah following Islamic religious orders.	0,915	0,257	Valid
I pay zakat, <i>infaq</i> /shodakah because I want to practice one of the pillars of Islam.	0,908	0,257	Valid
I am always grateful for the sustenance given by Allah SWT by channeling zakat, <i>infaq</i> /shodakah.	0,928	0,257	Valid
I feel scared if the production has reached nisab but does not channel zakat, <i>infaq</i> /shodakah.	0,960	0,257	Valid
I feel calm if I have paid zakat, <i>infaq</i> /shodakah.	0,940	0,257	Valid
I get unexpected sustenance after paying zakat, <i>infaq</i> /shodakah.	0,731	0,257	Valid
I read a book on zakat to increase my knowledge about zakat, <i>infaq</i> /shodakah.	0,724	0,257	Valid
I know that the nisab zakat is 2.5% and is issued upon receipt.	0,910	0,257	Valid
I pay zakat, <i>infaq</i> /shodakah because I know that zakat is an obligation of Muslims.	0,863	0,257	Valid
Incom (X ₃)			
I distribute zakat, <i>infaq</i> /shodaqah because my income has reached the nisab.	0,178	0,257	Valid
I distribute zakat equal to 2.5% of the income received.	0,023	0,257	Valid
I pay zakat, <i>infaq</i> /shodaqah because it is influenced by income level (the more income, the stronger the desire to pay zakat).	0,236	0,257	Valid
I pay zakat, <i>infaq</i> /shodaqah	0,336	0,257	Valid

Items	R _{value}	R _{table}	Result
because I have additional income.			
I will pay zakat, <i>infaq</i> /shodaqah if my standard of living has improved.	0,1	0,257	Valid
Quality of Accounting Information (X ₄)			
The information generated throughout the Accounting Information System is accurate.	0,854	0,257	Valid
The information generated by the relevant Accounting Information System.	0,885	0,257	Valid
The information generated by the Accounting Information System on time.	0,860	0,257	Valid
A complete Accounting Information System generates the information.	0,875	0,257	Valid
The information generated by Accounting Information Systems can be compared or consistent.	0,875	0,257	Valid
There are clear instructions or instructions inside	0,841	0,257	Valid
Muzaki Decision (Y)			
I distribute zakat, <i>infaq</i> / shodaqah on LAZ Zakat Sukses because of my desire.	0,467	0,257	Valid
I am interested in distributing zakat, <i>infaq</i> / shodaqah at Zakat Sukses because of the ease of donation.	0,505	0,257	Valid
I distribute zakat, <i>infaq</i> /shodaqah at LAZ Zakat Sukses because I want to help people in need.	0,615	0,257	Valid
I distribute zakat,	0,629	0,257	Valid

Items	R _{value}	R _{table}	Result
<i>infaq/shodaqah</i> because I know its benefits.			
I want to distribute zakat, <i>infaq/shodaqah</i> on LAZ Zakat Sukses every month.	0,453	0,257	Valid
I am sure that I distribute zakat, <i>infaq/shodaqah</i> at LAZ Zakat Sukses because of its good management.	0,617	0,257	Valid
I distribute zakat, <i>infaq/shodaqah</i> at LAZ Zakat Sukses because the information provided is complete.	0,659	0,257	Valid
I believe that LAZ Zakat Sukses is a trustworthy, transparent, and professional institution.	0,1000	0,257	Valid

Source: primary data, proceed by using SPSS 25

Based on the Table 3, the basis of valid item decision making by comparing the value of Bivariate Pearson correlation results with a significance level of 5% with 40 respondents obtained a table of 0.257. Based on the results of the validity test conducted, it can be seen that the items in the questionnaire of trust, religiosity, income, quality of accounting information, and muzaki decisions are all valid. The validity test shows that $r_{count} > r_{table}$ at the significance level (α) = 5% so that 38 question items can be understood and worth researching.

The reliability test in this study was conducted to determine the instrument's reliability or measuring instrument. After testing its validity and obtaining valid items, then look for its reliability coefficient. The calculation of reliability is done by finding the value of Cronbach's alpha. The value of the alpha coefficient approaching 0.9 means that the details of the coefficient question are increasingly reliable. The results of the instrument reliability test are illustrated in the Table 4.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Critical Value	Description
Trust (X1)	0.957	0,70	Reliable
Religiosity (X2)	0,962	0,70	Reliable
Income (X3)	0,766	0,70	Reliable
Quality of Accounting	0,930	0,70	Reliable

Information (X4)			
Muzaki Decision (Y)	0,947	0,70	Reliable

Based on the Table 4, the questionnaire's reliability test results obtain a reliability coefficient between 0.766 to 0.962, where the whole value is greater than 0.70. It indicates that all questionnaires used in this study are reliable or reliable and can be used as a data collection tool.

Normality testing was performed by looking at the Kolmogorov-Smirnov statistical test. It is comparing the probability (p) obtained with the significance level (a) 0.05. If the value is $p > a$, then the data is distributed normally or vice versa. Kolmogorov test results will be presented in Table 5.

Table 5. Kolmogorov-Sminov Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		40
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,50381454
	Most Extreme Differences	
	Absolute	,054
	Positive	,054
	Negative	-,053
Test Statistic		,054
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: primary data, proceed by using SPSS 25

From the results of nominality tests with Kolmogorov-Smirnov, it is known that the significant value is $0.200 > 0.05$, so it can be concluded that the variables are normally distributed. The multicollinearity test aims to test whether the regression model found a correlation (strong relationship) between independent and independent variables. A good regression model should not correlate with independent variables. The statistical tools used to test multicollinearity are the value of tolerance and variance inflation (VIF) value. If the tolerance value > 0.1 and the VIF value < 10 , then there is no multicollinearity. The results of multicollinearity testing with SPSS 25 can be seen in the Table 7.

Based on the Table 7, the multicollinearity test results on the confidence variable trust (X1). It is with a tolerance value of $0.193 > 0.1$ and a VIF value of $5,169 < 10$. Variable religiosity (X2) with a tolerance value of $0.288 > 0.1$ and a VIF value of $3,475 < 10$ can be inferred on the non-multicollinearity variability variable. Variable income (X3) with a tolerance value of $0.327 > 0.1$ and a VIF value of $2,687 < 10$ can be concluded that the

variable income does not have multicollinearity. Variable accounting information quality variables with tolerance values of $0.276 > 0.1$ and VIF values of $3,617 < 10$ can be concluded that the accounting information quality variables do not have multicollinearity.

4.4 MODEL ACCURACY TEST RESULTS

The F test shows whether all the independent variables included in the model have a simultaneous influence on the dependent variables. Decisions are made based on comparing the value of F calculated by looking at the level of significance, then comparing with the level of significance that has been set (5% or 0.05). If the significance of F counts less than 0.05, then H_0 is rejected, which means that the independent variable simultaneously affects the dependent variable.

Table 6: Test Results F

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2499,983	4	624,996	45,688	,000 ^b
	Residual	478,792	35	13,680		
	Total	2978,775	39			

a. Dependent Variable: totally

b. Predictors: (Constant), totalX4, totalX2, totalX3, totalX1

Source: primary data, proceed by using SPSS 25

Based on the data in the Table 6, it is known that F counts 45,688 while the value of F in table 2.87 Based on the data, it is known that F counts > F tables so that H_0 is rejected and H_a is accepted, meaning that together trust (X1), religiosity (X2), income (X3) and quality of accounting information (X4) influence the muzaki decision (Y). So this indicates that the proposed hypothesis is accepted or proven.

4.5 HYPOTHESIS TEST RESULTS

Hypothesis testing is performed to test the proposed hypothesis, accepted or rejected. The hypotheses put forward in this study are related to the influence of trust, religiosity, income, and the quality of accounting information on the muzaki decision to distribute zakat, *infaq/shodaqah* in LAZ Zakat Sukses. The following will discuss multiple linear regression analysis results using the IBM SPSS version 25.

Multiple linear regression analysis aims to determine the influence of independent variables, namely trust (X1), religiosity (X2), income (X3), and quality of accounting information (X4) on dependent variables, namely muzaki decision to channel zakat, *infaq/shodaqah* in LAZ Zakat Sukses. Based on the results of the double regression, the following results are obtained.

Table 7: Multiple Regression Test Results

Model		Coefficients ^a			T	Sig.	Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients			Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	-2,442	1,908		-1,280	,209		
	totalX1	,381	,144	,409	2,657	,012	,193	5,169
	totalX2	,327	,101	,408	3,226	,003	,288	3,475
	totalx3	,460	,220	,233	2,093	,044	,372	2,687
	totalX4	-,062	,219	-,037	-,285	,777	,276	3,617

a. Dependent Variable: totally

Source: primary data, proceed by using SPSS 25

Based on the regression results above, the linear regression line equation is obtained as follows:

$$Y = -2,442 + 0,381 X1 + 0,327 X2 + 0,460 X3 + -0,062 X4 + e$$

From the results of the double regression equation above, it can be explained as follows. From the regression coefficient, it is known that the constant value is -2,442; if all independent variables, namely trust (X1), religiosity (X2), income (X3), and quality of accounting information (X4) are equal to zero or constant then the magnitude of muzaki decision to distribute zakat, *infaq/shodaqah* (Y) of -2,442.

The regression coefficient of trust (X1) was 0.381 with positive parameters. It shows that if the trust increases, then the decision to channel zakat, *infaq/shodaqah* of 0.381 with the assumption of other independent variables remains. The regression coefficient of religiosity (X2) was 0.327 with positive parameters. It shows that if religiosity increases, then the decision to channel zakat, *infaq/shodaqah* of 0.327 with the assumption of other independent variables remains

To determine whether the hypotheses submitted in this study are accepted or rejected, test the hypothesis with test t and test F. The results of hypothesis testing, illustrated as follows:

4.6 THE T-TEST (PARTIAL TEST)

The t-test aims to determine whether the independent variable or independent variable (X) partially (individually) affects the dependent variable or dependent variable (Y). This decision was made based on comparing the significant value of the t count value of each regression coefficient with a

predetermined level of significance, that is, with a confidence level of 95% or ($\alpha=0.05$). N = number of samples, k = number of dependent variables, and independent variables. $df = n - k = (40-5) = 35$ then obtained the t-table value = 1,689.

Suppose the significance of t count > 0.05 , then the null hypothesis (H_0) is accepted, which means that it does not affect the dependent variable. Whereas if H_0 's significance < 0.05 is rejected, the independent variable affects the dependent variable. The results of the t-test can be seen in Table 8:

Table 8: t-Test Results

Variable	t-test	t-table	Sig.
Trust (X1)	2,657	1,689	0,012
Religiosity (X2)	3,226	1,689	0,003
Income (X3)	2,093	1,689	0,044
Quality of Accounting Information (X4)	0,285	1,689	0,777

Source: primary data, proceed by using SPSS 25

Based on the table above, hypothesis testing can be performed for each independent variable, as follows. This study's first hypothesis suggests that trust (X1) has a significant effect on muzaki's decision to channel zakat, *infaq/shodaqah*. Based on the results of the t-test analysis, the calculation for the confidence variable (X1) is 2,657 with t -table = 1,689, then the calculation value $>$ t -table. While the significance value of the calculation of the trust variable (X1) is 0.012, the significance value of the calculation $<$ α (0.05). Based on these results, H_0 was rejected, and H_a was accepted, which means that partially the trust (X1) has a significant influence on the decision of muzaki to distribute zakat, *infaq/shodaqah* (Y).

The third hypothesis of this study suggests that income (X3) significantly influences muzaki's decision to channel zakat, *infaq/shodaqah* (Y). Based on the t-test analysis results, the calculation for the income variable (X3) is 2,093 with a value of t -table = 1,689, then the value of t -test $>$ t -table. While the significance value of the religiosity variable (X2) is 0.044, the significance value is calculated $<$ α (0.05). Based on these results, H_0 was rejected, and H_a was accepted, which means that partially income (X3) has a significant influence on the decision of muzaki to distribute zakat, *infaq/shodaqah* (Y).

This study's fourth hypothesis suggests that the quality of accounting information (X4) has a significant influence on muzaki's decision to channel zakat, *infaq/shodaqah* (Y). Based on the t-test analysis results, the calculation for the quality of the account information quality variable (X4) is 0.285 with t -table value = 1,689, then the $t <$ t -table count value. While the significance value of the accounting information quality variable (X4) is 0.777, the significance value is calculated $>$ α (0.05). Based on these results, H_0 is accepted, and H_a is rejected, which means that partially the quality of

accounting information (X4) has no significant effect on the decision of muzaki to distribute zakat, *infaq/shodaqah* (Y).

This research was conducted to analyze the influence of trust, religiosity, income, and quality of accounting information on muzaki decision to distribute zakat, *infaq/shodaqah* through LAZ Zakat Sukses. These factors are limited to trust, religiosity, income, and quality of accounting information. In the study, all variables significantly influence the decision of muzaki to channel zakat, *infaq/shodaqah*. However, the quality of accounting information variables does not partially affect the decision of muzaki to distribute zakat, *infaq/shodaqah*.

Influential belief in the decision of muzaki to channel zakat, *infaq/shodaqah*. Based on the research results, it is known that trust has a significant level of 0.012. The results of the t-test on the confidence variable stated that the significance of the t-test < 0.05 . While the calculated t value obtained is $2,657 >$ t-table value is 1,689. Based on these results, the hypothesis that states a significant, influential belief in the decision of muzaki to distribute zakat, *infaq/shodaqah* is stated to be accepted. The higher the trust, the higher the muzaki decision to channel zakat, *infaq/shodaqah* through LAZ Zakat Sukses.

Influential trust in the decision of muzaki to channel zakat, *infaq/shodaqah*. Based on the research results, it is known that trust has a significant level of 0.012. The results of the t-test on the confidence variable stated that the significance of the t-test < 0.05 . While the calculated t value obtained is $2,657 >$ t-table value is 1,689. Based on these results, the hypothesis that states a significant, influential belief in the decision of muzaki to distribute zakat, *infaq/shodaqah* is stated to be accepted. The higher the trust, the higher the muzaki decision to channel zakat, *infaq/shodaqah* through LAZ Zakat Sukses.

Religiosity has influenced the muzaki decision to channel zakat, *infaq/shodaqah*. Based on the research results, it is known that religiosity has a significant level of 0.003. From the results of the t-test on the confidence, the variable stated that the significance of the t-test < 0.05 . While the calculated t value obtained is $3,226 >$ t-table value is 1,689. Based on these results, the hypothesis stating that religiosity has a significant influence on the decision of muzaki to distribute zakat, *infaq/shodaqah* is stated to be acceptable. The higher the religiosity, the higher the muzaki decision to channel zakat, *infaq/shodaqah* through LAZ Zakat Sukses.

Income influences the decision of muzaki to channel zakat, *infaq/shodaqah*. Based on the research results, it is known that income has a significant level of 0.044. The results of the t-test on the religiosity variable stated that the significance of the t-test < 0.05 . While the t-test value obtained is $2,093 >$ t-table value is 1,689. Based on these results, the hypothesis stating that religiosity has a significant influence on the decision of muzaki to distribute zakat, *infaq/shodaqah* is stated to be acceptable. The higher the income, the higher the muzaki decision to channel zakat, *infaq/shodaqah* through LAZ Zakat Sukses.

The quality of accounting information does not affect muzaki's decision to distribute zakat, *infaq/shodaqah*. Based on the research results, it is known that the quality of accounting information has a significant level of 0.777. The t-test results on the confidence variable stated that the significance of the t-test > 0.05. While the calculated t value obtained is $0.285 < t\text{-table}$ value is 1,689. Based on these results, the hypothesis stating that the quality of accounting information does not significantly affect the decision of muzaki to distribute zakat, *infaq/shodaqah* is accepted. The higher the quality of accounting information, but does not affect the decision of muzaki to distribute zakat, *infaq/ shodaqah* through LAZ Zakat Sukses.

Based on the explanation above, this research finds that trust, religiosity, and income variables positively affect muzaki's decision to distribute zakat through LAZ Zakat Sukses. Meanwhile, the quality of accounting information has a negative impact on muzaki decisions in distributing zakat through LAZ Zakat Sukses.

In Goals Orientation Theory, McWilliams (2015) states that the ability to survive is obtained from experiences in failures, setbacks, and challenges. Payne, Youngcourt, and Beaubien (2007) cover three dimensions: learn, prove performance, and avoid proximal performance. Thus, LAZ Zakat Sukses need to show the performance of zakat management to increase muzaki trust. Furthermore, with the religiosity variable, LAZ Zakat Sukses needs to continue maintaining and improving the implementation of religiosity's value.

The variable quality of accounting information shows a negative value. It shows that in the phase of interest in muzaki, accounting information quality has not become a concern of muzaki. However, in the muzaki phase, the quality of accounting information becomes essential. It is in line with the results of previous research conducted by Agihidayantari and Kurniawan (2020), which found that the quality of accounting information positively affects the level of receipt of zakat funds. Likewise, with the results of previous research by Fendini, Kertahadi, and Riyadi (2013), the quality of information will impact user satisfaction. Therefore, it is for LAZ Zakat Sukses to maintain and improve accounting information quality to give satisfaction to muzaki.

5. CONCLUSION

In Islam, zakat is the best solution to alleviate poverty. One of the zakat management entities that collected and distributed zakat is LAZ Zakat Sukses, with a Depok work assignment. This study has examined the factors that influence muzaki decisions in zakat distribution, namely: trust, religiosity, income, and the quality of accounting information. This research has also conducted a survey of 40 muzaki from LAZ Zakat Sukses in Depok with purposive sampling. Data analysis using SPSS 25 software with multiple linear regression analysis.

The results of this study indicate that trust, religiosity, income, and the quality of accounting information simultaneously influence the decision of muzaki to distribute zakat through LAZ Zakat Sukses in Depok. Partially, trust, religiosity, and income positively affect muzaki's decision to channel zakat through LAZ Zakat Sukses. Meanwhile, the quality of accounting information has a negative impact on muzaki's decision to distribute zakat through LAZ Zakat Sukses. Thus, LAZ Zakat Sukses need to show the performance of zakat management to increase muzaki trust.

This research is limited to the muzaki at LAZ Zakat Sukses Depok. Therefore, the results may not be representative nationally. Therefore, a similar study in collecting data on a larger scale and a wider area would be useful.

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