

**ANALYSIS OF MUZAKKI MOTIVATION DETERMINANT FACTORS IN PAYING  
ZAKAT TO ZAKAT INSTITUTION  
(Study Case: Bogor City Amil Zakat Agency)**

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**Abstract**

This study aims to determine empirically the influence of knowledge about the zakat of Muzakki, income and credibility of Amil Zakat Institution against Muzakki decision to pay zakat to the Amil Zakat Institution of Bogor City. The sample used in this study was 100. 100 questionnaires were distributed to the respondents, selected by convenience sampling technique. The collected data has been analyzed using binary logistic multiple regression. The results of this study indicate that credibility has a positive and significant effect on muzakki's decision to pay zakat in Amil Zakat Institution, while the income and knowledge of zakat did not significantly influence the decision of muzakki. The results of this study imply that in order to make Amil Zakat Institution as a place of choice for muzakki to pay their zakat, the agency should be able to further improve the credibility of the institution.

**Keyword:** *zakat, Baznas Bogor City, muzakki, logistic regression, motivation.*

**1. Introduction**

Zakat is a great stand for the Islamic economic order. As well as matters related to it, like other financial resources are directed to spread kindness and general beneficiaries (Hafidhuddin 2008). Zakat was not strange in muslim communities. zakat is a potential instrument to combat poverty, zakat should have a special attention and should be managed properly to empower the poor to become independent and achieve prosperous civil society. Therefore, zakat should not be handled alone by *muzzakki* but it should be given to a legal institution pointed by zakat institutions (Ridwan & Sukma, 2017).

The Government of Indonesia has authorized the establishment of zakat amil institutions which are in charge of receiving zakat that must be paid by Muslims that have more wealth or rich. The form of government protection to Zakat, Infaq and Shadaqah (ZIS) managers is the Law of the Republic of Indonesia Number 38 Year 1999 concerning Zakat Management, the

Decree of Minister of Religious Affair Number 581 Year 1999 on the Implementation of Law Number 38 Year 1999 concerning Zakat Management, and the Decree of Director General of Islamic Community Guidance and Hajj Affairs No. D / 291 of 2000 on Technical Scheme of Zakat Management. Law No. 23 of 2011 on the management of zakat, the goal is in order to the organization of zakat and infak / shodaqoh management can perform its functions according both to religion and state. The law of zakat regulates the functions of zakat and infak / shodaqoh management organizations under the Badan Amil Zakat Nasional (BAZNAS). Badan Amil Zakat Nasional (BAZNAS) is the institution that is responsible for managing zakat that has national authority.

Zakat and infak/shodaqoh management organizations must report the implementation of collection, distribution, and utilization of zakat which has been audited to the BAZNAS regularly (Pangestu & Jayanto).

According to the data of Zakat Organization Forum, recently, there is 1 National *Amil* Zakat Agency (BAZNAS), 33 Regional *Amil* Zakat Agency (BAZDA) in province level, 429 *Amil* Zakat Agency in city/regency level, and 4771 agencies in district level, as well as 18 *Amil* Zakat Institution in national level and 52 *Amil* Zakat Institution in province level, religion/city<sup>10</sup>. However, the number of zakat institutions is not directly aligned to the realization of zakat revenue. The results of the Public Interest Research and Advocacy Center survey stated that the potency of zakat and realization is still far from expectations. The potential amount of each year is Rp 20 billion, but the realization is still 1,2 billion or only 6% (FOZ, 2009).

The huge gap between zakat funds collected and the potential of zakat indicates that there are still many Muslims who are not motivated to pay zakat. Another cause of the small number of zakat funds collected and not sufficient to alleviate poverty is the people do not believe in the management of zakat (Mawardi 2005). Whereas zakat institutions are very influential in optimizing the potential of zakat (Gamsir *et al.*, 2012). Zakat institutions are now many who can achieve with the innovation of its programs for the collection of zakat and zakat management, one of which is BAZNAS Bogor. BAZNAS Bogor is one of the regional

zakat institutions that has many achievements and able to collect zakat funds that continue to increase from year to year.

Less optimal the amount of zakat accumulated due to several things, namely; *First*, the ignorance of the obligation to pay zakat. There are some people who do not know that he has to pay zakat (*maal*). They only know the obligation to pay zakat fitrah every month of Ramadan. They do not know that there is actually an obligation to pay other zakat (*zakat maal*). *Secondly*, the unwillingness to pay zakat. There are some people who are reluctant to pay zakat. There are some people who behave miserly, they feel the wealth they earn is the result of their own efforts, and the property is a full right of themselves, so they feel no need to issue zakat. *Third*, the distrust of the Zakat Management Agency. There are some people who prefer to give their zakat directly to the *mustahiq*, because they do not or less believe in the existing zakat management institutions. In addition they feel more *afdhal* if they can give directly to *mustahiq* in question (Farida, 2008).

Previously, several studies on factors affecting muzakki in choosing zakat institutions have been conducted:

Previous research conducted by Jaelani (2008) concluded that the quality of zakat and social marketing services together have a significant influence on muzakki's zakat decisions. The quality of service is divided into several indicators, namely the ability to provide accurate and reliable services (Reliability), policies to assist and provide fast and responsive service to muzakki (Responsiveness), trust, knowledge, and employee friendliness and the ability to perform tasks spontaneously so raises trust and confidence of the customer (Assurance), gives individual attention to muzakki and seeks to understand the wishes of muzakki (Empathy), and the appearance and ability of physical means and infrastructure (Tangible).

Previous research conducted in Bogor Regency by Mukhlis (2010) concluded that the factors that affect individuals to pay zakat in Organization of Zakat Management (OPZ) is because OPZ is transparent, professional, giving easiness in tithe, as well as satisfactory service. On the contrary, individuals who prefer to pay directly to the recipient of zakat have a poor assessment of the organization of zakat. As for things that affect respondents in choosing

the places to pay zakat, namely the convenience from OPZ, OPZ good performance reflected by transparency, professionalism, and socialization from OPZ.

Based on the description, then the problem to be answered in this research are:

H<sub>1</sub>: Knowledge has an effect of muzakki's motivation in paying zakat to *Amil Zakat Agency*

H<sub>2</sub>: Muzakki's Income has an effect of muzakki's motivation in paying zakat to *Amil Zakat Agency*

H<sub>3</sub>: Credibility of *Amil Zakat Agency* has an effect of muzakki's motivation in paying zakat to *Amil Zakat Agency*

## **2. Theoretical Studies**

### **2.1 Zakat**

According to Hafidhuddin (2002), "In terms of language, the word zakat has several meanings, namely *al-barakatu* 'blessing', *al-namaa* 'growth and development', *ath-thaharatu* 'sanctity', and *ash-shalahu* 'kesesan'. In term, zakat is part of the treasure Allah has obliged to the owner to be handed over to the rightful to receive it, with certain conditions."

Zakat is also one of the forms of worship by using the treasures to encourage Muslims to love others, realizing social justice, empowering the community, mobilizing the economy of society, and to alleviate poverty (Arifin, 2011).

In Islam, Zakat is one of the five pillars of Islam. In the Qur'an the zakat is coupled with the word "prayer" in eighty-two places. This shows that both have a very close relationship (Al-Zuhayly, 2005).

The law of zakat is fardhu 'ain for anyone who has fulfilled the mandatory requirement. His obligations have been established in the Qur'an, As-Sunnah and Ijma'. One of His propositions is found in At-Taubah: 103 which means: "*Take from their wealth a charity by which you purify them and cause them increase, and invoke Allah 's*

*blessings upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing."*

As for the wisdom and benefits of zakat in social life, there are some who get God's gifts more, some are few. This gap needs to be solved, and one way is with zakat. Zakat aims to purify or clean up the property, 9 from the possibility of the entry of other people's treasures into our possessions, as the word of Allah SWT in Adh-Dhariyat verse 19 which means: *"And from their properties was given the right of the needy petitioner and the deprived."*

Those who are entitled to zakat or referred to as ashnaf have also been prescribed in the Qur'an, namely: *the poor and for the needy and for those employed to collect zakat and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the (stranded) traveler - an obligation (imposed) by Allah.* (QS. At-Taubah [9]: 60).

Treasures are obliged to zakah according to the outline, zakat is divided into two, namely zakat mal and zakat nafs. Zakat mal includes zakat on gold, silver, herbs (fruits and seeds), commercial goods, and zakat on profession. While the zakat nafs is zakat fitrah (Ash Shiddieqy, 2009).

Indonesia has two kinds of zakat management organizations that are tasked with planning, organizing, implementing and supervising the collection, distribution and utilization of zakat, the Amil Zakat Agency (BAZ) formed by the government and Amil Zakat Institution (LAZ) formed by community. BAZ and LAZ have the same mission, namely to realize the welfare of society and social justice. This is one form of proof of Islamic awareness of the poor, namely by presenting the zakat institution that serves as a place to collect and distribute the funds to the community in need (Rulian, 2011).

## **2.2 Motivation**

Motivation can be defined as a process whereby individuals recognize their needs and take action to satisfy those needs. Motivation can also be defined as the power, both from within and from outside that encourages one to achieve certain predetermined goals. Understanding the motivation can be interpreted that motivation can be the basis of

someone to do an activity. Motivation underpins a person in choosing to do an activity that wants done (Ridwan, 2004).

The Types of Motivation are: *First*, Intrinsic Motivation, is the motives that become active or functioning does not need to be stimulated from the outside, because in each individual there is a drive to do something. *Second*, Extrinsic Motivation is the motive of active and functioning because of the stimulus from the outside (Prihartanta, 2015).

### **2.3 Knowledge**

Knowledge is Information that has been processed and organized to gain accumulated understanding, learning and experience so that it can be applied into certain business problems/processes. Information processed to extract critical implications and reflect past experiences provides recipients with highly organized knowledge of value. Knowledge can also be interpreted as a phenomenon encountered and obtained by the observation of human reason. When a person uses his or her mind to recognize a certain event that has never been felt before it can produce a knowledge (Pangestu, 2011).

Knowledge referred to in this case is the knowledge and muzakki's understanding of zakat. Understanding of zakat is to know nisab of zakat, haul of zakat, type of zakat, and understand the calculation of zakat and place to distribute zakat.

The things that can affect knowledge are:

1. Education
2. Perception
3. Experience
4. Social Environment (Pangestu, 2011)

### **2.4 Income**

Income is the addition of assets acquired from known and fixed sources. Source of income can be material, such as land or non-material such as work or it can be both. So revenue is divided into income, salary/wages and profits (Qaradawi, 2004).

Sources and types of income are primarily arising from the sale of goods or delivery of services to others in a given accounting period. Revenue may arise from sales,

production processes, service delivery including carriage and storage processes (earning proces). In a trading company, income arises from the sale of merchandise. At manufacturing companies, revenues are derived from the sale of finished products. As for service companies, revenue is obtained from the delivery of services to other parties. The types of income from one company activity are as follows:

1. Operating income according to Dyckman, Dukes and Davis (2002: 239) basically operational income arise from various ways that is:
  - a) Income derived from business activities carried out by the enterprise itself without the delivery of completed services.
  - b) Revenues earned from business activities in the presence of approved relationships, such as consignment sales.
  - c) Revenue from business activities conducted through cooperation with investors.
2. Non-operating income (other income) is revenue derived from other sources outside the Company's main activities is classified as non-operating income which is also referred to as other income. This revenue received by the company is not continuous but support the company's operating income.

From the emergence of these revenues, it can be concluded that the source of income includes all the results obtained from business and investment. The relation with the company's operations is on its general sources and types of income can be grouped as follows: *First*, income from the normal operation of the company. *Second*, revenue from outside the company's operations (Lumingkewas, 2013).

## **2.5 Institutional Credibility**

Credibility by Keller (1998) is defined as how far consumers believe that a company can design and deliver products and services that can meet the needs and desires of customers.

Maslow stated that safety is a fundamental need for every human being. Thus the high level of public confidence in the credibility of zakat management institutions will

affect the community to fulfill the obligations of zakat on the institution of zakat management.

Credibility can be obtained if a communicator has *ethos*, *pathos* and *logos*. *Ethos* is the power that the speaker has of his personal character, so his utterances can be trusted. *Pathos* is the power that a speaker has in controlling the emotions of his audience, while the *Logos* is the power that communicators have through their arguments (Alimah, 2016).

Credibility is also defined as quality, capability, or strength to generate trust. Research conducted by Hansen found that credible employees will be trusted and make customers open in conveying personal information and ask about various things about banking products and services. Credibility will be reflected in the employee's knowledge or understanding of the product, employee openness, and employee's ability to cope with customer problems. Credibility is important to the company because credibility is related to the trust of a customer to both employees and companies. The trust built will have a good impact on the sustainability of growth and growth for the company (Halim and Suryani, 2013).

Credibility is sensitive to time; the credibility of the company received today will be very different from the credibility received in the past and in the future. The purpose of a company is usually the basis of credibility, the company's actions will greatly affect the certainty or uncertainty of other companies to trust the signs indicated by the company. The credibility of a company can not be built in an instant, but from accomplishments throughout the company's founding. The credibility of the company will always be an important point in question, both from internal parties such as employees and management as well as outside parties such as investors, partners, even consumers (Inggrawan, 2010).

### **3. Research Methods**

The method used in this research is quantitative method, which is a method that aims to explain the correlation or influence measured, predicted, and control based on data obtained from published reports that have been available so as to provide information to analyze the problems investigated (Tanjung and Devi, 2013).



In this study the population is muzakki on Amil Zakat Institution of Bogor city. The technique used for sampling in this study is Non-Probability which means that every member of the population does not have the same opportunity or opportunity as the sample, and sampling method used is Convenience Sampling. The number of samples in this study as many as 100. The data collection technique is through observation and questionnaires. Questionnaires were distributed to 100 respondents which belongs to the muzakki group on the Amil Zakat Institution of Bogor City.

With the analysis used is Binary Logistic Regression with SPSS tool, binary logistic regression is an approach to make prediction model like linear regression or commonly called Ordinary Least Squares (OLS) regression. The difference is in logistic regression, the researchers predict the dichotomous-scale bound variable. The dichotomy scale in question is the nominal data scale with two categories, for example: Yes and No, Good and Bad or High and Low.

To know the influence of independent variables partially or together to the dependent variable in this study using SPSS (Statistical Product And Service Solution) analysis, also use the analysis of multiple regression equation as follows To know the influence of independent variables partially or together to the dependent variable in this study using SPSS (Statistical Product And Service Solution) analysis, also use the analysis of multiple regression equation as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Wherein:

The dependent variable is:

Y = Motivation to Pay Zakat

The Independent variable is:

X1 = Knowledge of Zakat

X2 = Income/Revenue

- X3 = Credibility  
A = Intercept value (constants)  
b1- b2 – b3 = Regression direction coefficient

The steps to formulate logistic regression model, assess fit model, hypothesis test, classification test and coefficient of determination.

#### 4. Research Results and Discussion

##### 4.1 Characteristics of Respondents

From the number of muzakki in Amil Zakat Institution of Bogor City, as many as 2.614 muzakki. The statement contained in the questionnaire consists of two parts, namely the statement about the identity of the customer and the statement about the knowledge of zakat, income and credibility of the institution.

The table below will describe the identity of respondents based on four characteristics: gender, age, muzakki's job and local origin (domicile). Classification of respondents in this study aims to know clearly about the description of respondents as the object of research.

**Table 1:** Characteristics of Respondents

Characteristics	Quantity	Percentage
<b><u>Gender :</u></b>		
Male	57	57,00
Female	43	43,00
<b><u>Age :</u></b>		
20-30 Years Old	48	48,00
31-40 Years Old	39	39,00
41-50 Years Old	13	13,00
<b><u>Occupation :</u></b>		
Civil Servants	25	25%
Entrepreneur	25	25%
Private Employees	38	38%
Laborer/Farmer	2	2%

<b>Characteristics</b>	<b>Quantity</b>	<b>Precentage</b>
<b><u>Domicile :</u></b>		
Bogor City	83	83%
Bogor Regency	17	17%%

Based on Table 2, the majority of respondents in this study are male that is as many as 57 respondents, only 43 respondents are female. While the average age of the majority of respondents i.e. age 20-30 years old as many as 48 respondents, age between 31-40 as many as 39 respondents, and people in the 41-50 age range only 13 respondents. From the aspect of occupation or profession, there is the number of respondents in the profession of civil servants and entrepreneurs are as many as 25 respondents, private employee as many as 38 respondents and workers/farmers only amounted to 2 respondents. And last is from respondents domicile or residence, of course the number of respondents who live in the area of Bogor are more than the Bogor Regency with 83 respondents and only 17 respondents who lives in Bogor Regency.

#### **4.2 Formulating Models**

Based on the calculation results obtained, test results show with the results of logistic regression model resulting from testing of the regression model is as follows:

$$Li = \text{Log} \left( \frac{Y}{1-Y} \right) = -4.279 - 0.252 \cdot X_1 + 0.213 \cdot X_2 + -0.578 \cdot X_3 + e$$

- a) The constant of -4.279 in the model means that if the independent variables (Knowledge, Revenue and Credibility) are assumed to be constant or equal to zero, then muzakki is not motivated to pay zakat or any other factors beyond knowledge, income and credibility that motivates muzakki to pay zakat to Amil Zakat Institution.
- b) Based on the calculation, Knowledge Variable ( $X_1$ ) shows the regression coefficient of 0.252 with significance level 0.472, it shows that the level of significance of knowledge variables  $> 0.05$  ( $0.472 > 0.05$ ). Thus it can be concluded that  $H_0$  is accepted and  $H_1$  is rejected. Or knowledge does not affect the muzakki's

motivation, which in this study became respondents to pay zakat to the Institution of Amil Zakat with odds 1.287. Coefficient X<sub>1</sub> worth 0.252 indicates that each increase of knowledge variable (X<sub>1</sub>) for one unit will increase the variable of muzakki motivation to pay zakat (Y) equal to 0.252 unit. So the direction of this regression model is positive.

- c) Revenue variable (X<sub>2</sub>) shows regression coefficient of 0.213 with significance level of 0.493, it shows that significance level > 0.05 (0.213 > 0.05). Thus it can be concluded that H<sub>0</sub> is accepted and H<sub>1</sub> is rejected. Or income does not affect the muzakki's motivation, which in this study became respondents to pay zakat to the Institution of Amil Zakat with odds 1.237. Coefficient X<sub>2</sub> worth 0.213 indicates that each increase of income variable (X<sub>2</sub>) of one unit will increase the variable of motivation muzakki berzakat (Y) of 0.213 units. So the direction of this regression model is positive.
- d) Credibility variable (X<sub>3</sub>) shows regression coefficient of 0.578 with significance level of 0.046, it shows that level of significance < 0.05 (0.046 < 0.05). Thus it can be concluded that H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. Or credibility affect the muzakki's motivation which in this study became respondents to pay zakat to Institution of Amil Zakat with odds 1.783. The coefficient X<sub>3</sub> is worth 0.578 indicates that each decrease of the independence variable (X<sub>3</sub>) for one unit will decrease the variable of muzakki berzakat (Y) motivation by 0.578 units. So the direction of this regression model is positive.

### 4.3 Asses the Fit Model

**Table 2:** Likelihood L Result

Information	Value	Differences	t Table	Information
-2 initial Log L (Block Number = 0)	138.629	5.711	1.984	Models hypothesized fit with data

Information	Value	Differences	t Table	Information
-2 final Log L (Block Number = 1)	132.918			

Based on table 4.9 above, the test results show the initial Log -2 value is 138.629. After all independent variables are included, the final Log -2 value has decreased to 132.918 and a decrease of 5.711. This decrease compared with t table with df (n-k) = 100-3 = 97. From t table obtained number 1.984. because the value of 2 initial Log L with 2 final Log L have decreased equal to 5.711, bigger than the number of t Tables then it can be said that the difference in decline of -2 Log L is significant. This means that the addition of independent variables (beyond knowledge, income and credibility) into the model will improve the fit model.

#### 4.4 Hypotesis Test Results

**Table 3:** Variabel in the Equation

Hypotesis	B	Sig.	Standard	Information
$H_1$	0,252	0,472	0,05	Rejected
$H_2$	0,213	0,493	0,05	Rejected
$H_3$	0,578	0,046	0,05	Accepted

#### Hypothesis Test Results 1

**H<sub>1</sub>** : Knowledge does not affect the muzakki's motivation (respondents) to pay zakat to the Institution of Amil Zakat

Based on the results of Variable in the Equation test, it can be seen that the regression coefficient in the amount of 0.252 with a significant level of 0.472. Sig. greater than 0.05 (0.472 > 0.05). So H<sub>0</sub> accepted and H<sub>1</sub> rejected or knowledge does not affect the muzakki's motivation which in this study became respondents, to pay zakat to the Institution of Amil Zakat.

## **Hypothesis Test Results 2**

**H<sub>2</sub>** : Revenue does not affect the muzakki's motivation to pay zakat to the Institution of Amil Zakat

Based on the results of Variable in the Equation test, it can be seen that the regression coefficient in the amount of 0.213 with a significant level of 0.493. Sig. greater than 0.05 ( $0.493 > 0.05$ ). So that H<sub>0</sub> accepted and H<sub>2</sub> rejected or income does not affect the muzakki's motivation which in this research become respondent, to pay zakat to the Institution of Amil Zakat.

## **Hypothesis Test Results 3**

**H<sub>3</sub>** : Credibility affects the muzakki's motivation to pay zakat to the Institution of Amil Zakat

Based on the results of Variable in the Equation test, it can be seen that the regression coefficient in the amount of 0.578 with a significant level of 0.046. Sig. greater than 0.05 ( $0.046 > 0.05$ ). So H<sub>0</sub> rejected and H<sub>3</sub> accepted or credibility effect on muzakki's motivation which in this research become respondent to pay zakat to the Institution of Amil Zakat.

## **Hypothesis Test Results 4**

Hypothesis 4 states which factors are the most dominant influence on the motivation of muzakki which in this study became respondents to pay zakat to the Institution of Amil Zakat. The variable with the largest Odds Ratio (Exp (B)) in Variable in the Equation becomes the most dominant variable affecting the dependent variable. Thus it can be concluded that the variable that has a dominant influence is Credibility (X<sub>3</sub>), because it has the largest Odds Ratio of 1.784. This shows that the higher the level of credibility of zakat institutions, will increase the motivation of muzakki to pay zakat to the Institution of Amil Zakat.

#### 4.5 Classification Test

Assessing the prediction accuracy is seen from the classification table value by calculating the correct and incorrect values. The column shows a prediction of the dependent variable, while the line shows the value of the observation of the dependent variable. In the perfect model, all cases will be at diagonal value with 100% accuracy forecasting. If the correct percentage value is the same amount for both lines it has a prediction accuracy of 100%

**Table 4:** Classification Tabel

Observed			Predicted		
			Pay Zakat		Percentage Correct
			Yes	No	
Step 1	Pay Zakat	Yes	29	21	58.0
		No	22	28	56.0
Overall Percentage					57.0

Based on table 4.11 above, the test results show prediction of the regression model to predict the possibility of the influence of motivation to pay zakat. This indicates that in the column, the sample predictive sample determination that does not affect the motivation to pay zakat to Amil Zakat Institution as much as 50 samples. While on the line, the observation result is only 28 samples. So the determination of classification is 56.0% (50/28). In the column, the sample predictive sample determination that affect the motivation to pay zakat to Amil Zakat Institution as much as 50 samples. While on the line, the actual observations that affect the pay of zakat to the Institution of Amil Zakat as much as 29. So the determination of the classification is 58.0% (50/29) or the overall prediction is 57.0%. Observation results on the classification table does not shows the number 100% because there are several answer of respondents that are unreadable, it is possible to reduce the number of observations with the number of prediction provision.

#### **4.6 Coefficient of Determination**

Nagelkerke R Square values can be interpreted as  $R^2$  values in multiple regression. Seen from Cox & Snell R Square value and Nagelkerke R Square value which means variability of dependent variable that can be explained by the variability of independent variable, equal to value of Nagelkerke R Square, while the rest is explained by other variables outside research model.

**Table 4:** Determination Coefficient Test

<b>Step</b>	<b>Cox &amp; Snell R Square</b>	<b>Nagelkerke R Square</b>
1	0,056	0,074

Based on table 4.12 above, the test results show the value of Cox & Snell R Square in the amount of 0.056 and Nagelkerke R Square as many as 0.074 which means the variability of dependent variables that can be explained by independent variables (knowledge, income and credibility) is 7.4%, while the rest 96.6% is explained by variables outside the research model.

#### **5. Conclusion**

The conclusions that can be taken based on the results of research and discussion that have been conducted among others, as follows:

The result of Logistic Regression test showed that the result of research hypothesis with significance level of 0, 05, Credibility variable significantly influence the motivation of muzakki to pay zakat to Institution of Amil Zakat. As the knowledge and income variables do not significantly influence the motivation of muzakki to pay zakat to Institution of Amil Zakat. The variable with the largest ratio Oods (Exp (B)) in Variables in the Equation, being the most dominant variable influencing the dependent variable is Credibility (X3). This shows that the more Amil Zakat Institution shows its credibility then this can motivate the muzakki to perform zakat through the Institution of Amil Zakat. And the value of coefficient of



determination on logistic regression model shown by value of Nagelkerke R Square is equal to 0,074 which mean variability of dependent variable explained by independent variable is 7,4%, while the rest equal to 93,6% explained by variable of other variable outside research model.

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