THE INFLUENCE OF INCOME LEVEL, RELIGIOSITY, AND SOCIAL ENVIRONMENT ON MUZAKKI’S DECISION TO PAY ZAKAT

(Empirical Study of the Community of Karang Tengah District, Tangerang City)

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Abstract
The purpose of this study was to analyze and identify the influence of the independent variables, such as the level of income, religiosity, and social environment on muzakki's decision to pay zakat, especially for the people of Karang Tengah sub-district, Tangerang City. The method used in this research is field research with a quantitative approach. Samples taken were 100 respondents using the Nonprobability Sampling technique, which was Purposive Sampling. The analytical method used is SPSS version 24 as a validity test, reliability test, classic assumption test which includes normality test, multicollinearity test, heteroscedasticity test, multiple linear regression, R2 test, hypothesis test containing t test (partial) and F test (simultaneous). Based on the results of the research, it is shown that each independent variable, which is the level of income, religiosity, and social environment has a positive and significant influence on muzakki's decision to pay zakat. And the level of income, religiosity, and social environment together or simultaneously have an impact on the dependent variable, which is the muzakki decision to pay zakat.

Keywords: Income Level, Religiosity, Social Environment, Decision, Zakat.

INTRODUCTION

Economic problems are one of the classic problems in developing countries such as those faced by Indonesia. Certain forms of economic problems that occur can have a negative impact on community survival, such as increasing suffering due to poverty and economic inequality that can lead to criminal behavior or other inhumane acts. Susilowati \textit{et al.}, (2007 (cited from Firmasyah, 2013) say that Indonesia’s economic development faces an economic paradox between economic growth and income distribution.
In fact, Indonesia’s economic growth has performed well in the last decade. However, this has not been accompanied by a significant reduction in the number of poor people and income inequality. In March 2020, the poor population in Indonesia was 26,42 million people. There was an increase of 1,63 million people, when compared to September 2019. Then when compared to March 2019, the number of people living in poverty increased by 1,28 million people. The percentage of poor people in March 2020 was 9,78 percent, compared to September 2019 there was an increase of 0,56 percent points and compared to March 2019 an increase of 0,37 percent points (Central Bureau of Statistics, 2020).

In addition to the problem of poverty, another absolute thing that is still happening in Indonesia is economic inequality. As has been shown by the Central Bureau of Statistics through the measurement of the Gini Ratio. According to the Central Bureau of Statistics (2020), the value of Indonesia’s Gini Ratio fluctuated from March 2013 to September 2014 and began to decline from March 2015 to September 2019. This condition shows that the distribution of spending in Indonesia between March 2015 and March 2019 experienced an improvement in the distribution of spending. However, due to the Covid-19 pandemic, the Gini ratio rose again in March 2020. The imbalanced expenditure of the Indonesian population in March 2020 was measured by a Gini Ratio of 0,381. When compared to the Gini Ratio in September 2019, which was 0,380, the figure increased by 0,001 points. If a comparison is made to the Gini Ratio in March 2019 which was 0,382, then it has decreased by 0,001 points.

Therefore, government policies together with stakeholders must be formulated to overcome the problems in this situation, such as reducing poverty and also economic inequality. One of the relevant efforts that can help the government to reduce poverty in Indonesia, among others, can be done through equal distribution of income between the rich and the poor. In Islam, an economic instrument that can be applied in an effort to equalize income is zakat. According to the Sharia Law Compilation, zakat is a property that must be set aside by a Muslim, or an institution owned by a Muslim to be given to those who are entitled to receive it, namely mustahik. According to Law no. 23 of 2011 concerning Zakat Management also explained, zakat is a property that must be issued by a Muslim or business entity given to those who are entitled to receive it in accordance with Islamic law.

Estu et al. 2017 (cited from Setiawan, 2017) explains that zakat is part of the Indonesian economy and needs to be developed and regulated. Zakat funds should be managed by a zakat administration system with good performance. Acquisition of zakat in Indonesia actually has a large enough potential, but it cannot be maximized.

Judging from the importance of zakat for the economy in Indonesia, there are several semi-governmental institutions formed as collectors and distributors of zakat which have the right to collect, process and distribute zakat to recipients (mustahik) for the realization of effective and efficient zakat management.
Based on the Zakat Law Number 23 of 2011 in lieu of Law Number 38 of 1999, there are two types of zakat management agencies, namely the Amil Zakat Agency (BAZ) which was formed by the government and the Amil Zakat Institution (LAZ) which was initiated by the community with the approval of the minister or official concerned. At the central level, BAZNAS is an institution that is given the authority to manage zakat duties nationally. However, it does not only refer to BAZNAS formed at the central level, but also refers to BAZNAS formed at the provincial / regional / city level throughout Indonesia in accordance with the decision of the Minister of Religion or the official concerned. (Firmansyah, 2013)

With the label of the country with the largest Muslim majority in the world, Indonesia’s zakat sector has high potential. This is expected to be able to eradicate poverty and create equality. In 2019, the BAZNAS Library conducted research on indicators of Zakat Mapping Potential (IPPZ). The focus of this research is to calculate the potential of zakat based on the object of zakat which is regulated in the Zakat Law Number 23 of 2011. (Puskas BAZNAS, 2019).

Based on the IPPZ, Indonesia’s zakat potential reaches Rp. 233,8 trillion in 2019. The highest potential value of zakat is achieved by the income zakat indicator, which is Rp. 139,07 Trillion, followed by the indicator of zakat money is Rp. 58,76 trillion, then agricultural zakat is Rp. 19,79 trillion and livestock zakat is Rp. 9,51 Trillion (Puskas BAZNAS, 2020). With great potential, the collection of zakat funds in Indonesia is still not comparable to the existing potential. Reported from the official website lokadata.id, which states that of the potential zakat is Rp. 230 trillion, only Rp. 8 Trillion or 3.5 percent of the funds collected. The imbalance in the potential and realization of zakat that occurs is contrary to the statement that Indonesia has a Muslim population spread throughout the world. According to Siswantoro and Nurhayati (2012) (cited from Setiawan, 2017) stated that most of the Muslim community in Indonesia are less motivated and do not want to pay zakat, especially paying zakat maal. This causes the implementation of the collection and distribution of zakat is still very dependent on each individual.
Individual decisions to make zakat payments are influenced by several factors, one of them is influenced by their financial condition. Therefore, the income factor greatly influences the behavior of paying zakat. On the basis that income is related to determining assets that reach the nishab, it will also affect the amount of zakat that will be given by muzakki. The greater the income earned by the individual, the greater the wealth that is zakated.

Another factor that influences muzakki’s behavior is religiosity. Farah et al. (2015) stated that religiosity is one of the factors influencing the decision to pay zakat. Religiosity is a person’s commitment to his religious beliefs and teachings (Abdullah and Sapiei, 2018). As described in Jafri et al. (2012) that religiosity is a form of adherence of Muslims to guidelines for carrying out daily life and assessing decisions to fulfill the obligation to pay zakat. Believing in religion means that as a Muslim it is obligatory to pay zakat to Allah. When a muzakki believes in a high religion, then he will understand the principles of Islam correctly and the obligation to pay zakat, which will affect a person’s willingness to pay zakat to mustahik.

Then another influencing factor is the social environment. Purwanto (2011) explains that the social environment includes every individual who influences us or other humans. The problem that often sticks out among the community is that most people have a tendency to distribute directly to mustahik such as to relatives and neighbors who are considered poor, orphans, and nearby mosques rather than paying through zakat institutions. Therefore, the social environment can play an important role in this regard, those who have paid zakat through the amil zakat institution must be able to influence the surrounding community in making zakat payments through the amil zakat institution.

According to Muthohar (2016), the large gap between zakat funds collected and zakat potential shows that there are a large number of Muslims who do not have incentives to pay zakat. For the benefit of the people, this potential cannot be managed properly. There are still many muzakki who do not pay zakat to the government through the intermediary of the Amil Zakat Agency (BAZ), and also do not pay zakat to private amil zakat institutions. External problems related to the low income of zakat in official amil institutions include the level of literacy or the level of public knowledge about zakat, both in general and knowledge of the importance of paying zakat with the intermediary of official amil institutions.

For this reason, as described in the background above, the author intends to understand more deeply the extent to which the muzakki’s decision to pay zakat in the modern world as it is today. Thus, this research was compiled with the title “The Influence of Income Level, Religiosity, and Social Environment on Muzakki’s Decision to Pay Zakat (Empirical Study of the Community of Karang Tengah District)”. The purpose of this study was to determine the effect of income level on muzakki’s decision to pay zakat, to determine the effect of religiosity on muzakki’s decision to pay zakat, to determine the effect of social environment on muzakki’s decision to pay zakat, to
determine the effect of income level, religiosity, and social environment on decisions muzakki pay zakat.

LITERATURE REVIEW

Income Level
According to Mankiw (2012), income refers to the income earned by households and non-corporate businesses. Revenue is an additional asset obtained through known and permanent sources. Sources of income are divided into two, namely in the form of material such as land, or non-material, such as work, or both. Income is the owner's feedback on the factors of production obtained from his work in the production process. Each factor of production, including land, will be paid in the form of land rent, workers will be paid in the form of salaries/wages, and professionals with certain skills will be paid in the form of profits (Qardawi, 2010).

Islam requires zakat for wealth and zakat for income. For example, zakat obligations on income from agricultural products, mining products, and income from independent work include salaries, wages, remuneration, and others obtained from various jobs and businesses. Therefore, a person’s income affects the individual’s zakat payment (Satrio and Siswantoro, 2016).

Religiosity
Setiawan (2017) states that religiosity is a person’s spiritual expression in relation to the belief system, values, rituals and applicable laws. Religion is the aspect of one’s heart that is always alive, and is a reflection of one's conscience and personal attitude. Regarding zakat, religiosity is a manifestation of religious obedience to beliefs, thoughts, and behavior when carrying out the third pillar of Islam. Religiosity comes from the Latin relegare which means closely related or interrelated. Religiosity is a person’s spiritual expression associated with belief systems, values, laws, and rituals.

Religion is one aspect of one’s inner life, namely raising one’s conscience and personal attitude (Mangun Wijaya in Setiawan, 2019). According to Glock and Stark in Mardliyaturrohmah’s research (2020) states that religiosity can be measured using five dimensions of religious measurement, such as: Ideological Involvement, Ritualistic Involvement, Intellectual Involvement, Consequential Involvement, and Experimental Involvement.

Rinuastuti, et.al (2018) states that religious commitment is important in influencing one’s behavior. To be able to see the extent to which a person adheres to unchanging pragmatic values, then it is often termed as religiosity. This religious commitment has various variations that differ from individual to individual. Someone who has a high religious level will follow the principles of the religion they believe in regularly and carry out worship as well as be committed to the teachings of their religion. On the other hand, for individuals who have a low level of belief or religion, it will affect the weakness of the religious principles adopted and feel more free to behave in their own way. Therefore, differences in the level of religiosity and individual adherence to their
religious beliefs will directly have an impact on the individual behavior patterns themselves.

**Social environment**

Purwanto (2011) suggests that the social environment is all people who influence us or other humans. Social environmental impacts are obtained directly and indirectly. The social environment has an important influence on spiritual growth and personality. Sobaya, et al. (2016) explained that the social environment is a place where an individual interacts with each other and carries out activities jointly between individuals and their environment. The social environment affects the actions of a person or group in carrying out actions and changes in behavior patterns in individuals. The social environment experienced by humans includes the family environment, friendship environment, and neighbors. The family in the social environment includes the first thing that is known and related to fellow individuals since birth, while the community environment is the social environment that influences the formation of a person’s psyche.

Tjahjono (2013) states that in the social environment there are several influential social factors, including: First, the reference group. In this reference group, it directly or indirectly affects the attitudes and behavior of individuals. Groups that directly affect individuals are referred to as membership groups, consisting of primary groups, namely family, friends, colleagues, neighbors. This group interacts continuously directly and informally. There is also a secondary group consisting of professional, religious, and formal trade groups. Second, family. A group of two or more people who are related by blood, marital status, or through adoption and live together. The family is included in the socialization subsystem because it has a direct effect on the consumption pattern of an individual. Third, the role and status. In the role there are activities that a person does to produce a status. Which will later affect individual behavior.

**Zakat Concept**

Zakat (zakah) is interpreted linguistically to have the meaning of “purifying”, “growing” or “developing”. Meanwhile, in terms of syara’, zakat has the meaning of issuing a certain amount of property that has been determined to be handed over to people who are entitled to receive it (mustahik) in accordance with the guidelines and conditions specified in Islamic law. The law of implementing zakat is mandatory, because it is one of the five pillars of Islam. Zakat is divided into two types, namely property zakat (zakah a-mal) and soul zakat (zakah al-fitr) (Wibisono, 2015).

“Based on Law No. 23 of 2011 concerning the management of zakat on the date, it is explained that zakat is an asset that must be issued by a Muslim or a business entity so that it can be given to those who are entitled to such assets according to Islamic law.”

As central to the teachings of Islam as an important formal ritual (mahdhah worship), the operational provisions of zakat have been regulated covering the types of assets that must be zakated (mal al-zakah), the rate of zakat (miqdar al-zakah), the time limit for the implementation of zakat (haul), the minimum limit for zakat-affected assets
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(nishab), and the target for zakat spending (masharif al-zakah) (Wibisono, 2015). The command to carry out zakat can be found in the Qur’an QS Al-Baqarah verse 110:

وَأَقِيمُواْ ٱلصَّلَوٰةَ وَءَاتُواْ ٱلزَّكَوٰةََۚ وَمَا تُقَدِّمُواْ لِنفُسِكُم مِّنۡ خَيۡرٖ تَجِدُوهُ عِندَ ٱللَِِّۗ إِن

Meaning: “And establish prayer and pay zakat. And whatever good you do for yourself, of course you will get its reward with Allah. Verily, Allah is All-Seeing of what you do.”

Muzakki’s decision

Islamic law views Zakat as one of the obligatory and basic matters of religion. A Muslim pays Zakat (called muzakki) and then proves his devotion (worship) in the servant’s relationship with Allah SWT as well as in good relations between humans. This is because the effect of zakat does not only have an impact on those who pay zakat, but also has an impact on social and economic aspects in helping zakat recipients. Distributing zakat to the poor and needy can reduce their financial burden while maintaining good relations between the poor and property owners who pay zakat (Riyaldi, 2017).

The decision to pay zakat is Muzakki’s way of fulfilling his obligations as a Muslim to purify wealth by paying part of his wealth to those who are entitled to receive it (Daniati, 2018). According to Kotler and Armstrong (2012) the consumer purchasing decision process has indicators which are described as follows:

a. Identification of needs (need recognition), is the process which consumers identify needs and problems. Marketers need to determine the circumstances that trigger special needs and gather information from multiple consumers.

b. Information search, which is the process of encouraging consumers to seek more information.

c. Evaluation of Alternatives is a process in which consumers use information to evaluate when making choices.

d. Purchase Decision is a process in which consumers form a preference for a brand in the evaluation stage.

e. Post-purchase behavior is a process in which consumers are satisfied or dissatisfied with the goods purchased.

RESEARCH METHODS

The research design used in this study used associative research. Associative research is aimed at finding the relationship between the influence of the dependent variable and the independent variable. The method used in this research is quantitative research methods, namely research methods based on the philosophy of positivism, used to examine certain populations and samples, data collection using research instruments, quantitative or statistical data analysis with the aim of testing predetermined hypotheses. The population in this study is the people of the Karang Tengah Subdistrict, Tangerang City with a productive age group, namely people aged between 15-
64 years, totaling 106,249 people. The sampling technique of this study uses Nonprobability Sampling, namely Purposive Sampling. Sugiyono (2017) states that purposive sampling is a determination technique in sampling based on certain considerations. Therefore, the sample chosen in this study is the community or Muzakki of Karang Tengah sub-district who have paid zakat and have income. How to determine the sample size can use the Slovin formula with the population in this study amounting to 106,249 people with an error rate of 10% or 0.1. So, the total number of respondents as a whole in this study was 99 respondents or rounded up to 100 respondents. The data analysis test tool used is SPSS version 24 to test the validity, reliability test, classical assumption test which includes normality test, multicollinearity test, heteroscedasticity test, multiple linear regression, r-squared test, hypothesis test which includes t-test (partial) and F-test (simultaneous).

RESULTS AND DISCUSSION

The validity test was carried out on the four main research variables including Income Level (X₁), Religiosity (X₂), and Social Environment (X₃) with Variable Y Muzakki’s Decision. This test compares the value of \( r_{count} \) with \( r_{table} \). The significance value is 0.05 with a 2-tailed test (2 tailed) and the number of data = 100 with df = n-2. Then the \( r_{table} \) result is 0.1966. From the results of the tests carried out in this study, it was found that all \( r_{count} \) values were greater than \( r_{table} \) values about 0.1966, so it was concluded that all items in the statement were valid.

Reliability test is used to determine the consistency of respondents’ answers after being repeated to answer each statement that measures the independent and dependent variables. A consistent variable can be said to be reliable if it gives Cronbach's Alpha value > 0.70. Based on the results of the tests carried out in this study, it can be seen that the Cronbach's Alpha value for the Income Level variable (X₁) is 0.855, the Religiosity variable (X₂) is 0.969, the Social Environment variable (X₃) is 0.877, and Muzakki’s Decision (Y) is 0.916. It is concluded that the value of each variable has Cronbach’s Alpha > 0.70 so it can be stated that all variables are reliable.

Classical Assumption Test consists of Normality test is conducted to test whether the regression model has a normal distribution or not. A good regression model is one that has a normal distribution or is close to normal, so it is feasible to do statistical testing. The normality test was carried out using the Kolmogorov-Smirnov test by comparing the value of Sig (2-tailed) with \( \alpha = 0.05 \) or using a significance level of 5%. The results showed that the Kolmogorov-Smirnov value was 0.069 with the Asymp.Sig value of 0.200 > 0.05. This means that the regression model is normally distributed.

This Multicollinearity Test was conducted to find out whether there was a correlation or no correlation between the independent variables in the regression model. A regression model that is free of multicollinearity problems can be seen if it has a Variance Inflation Factor (VIF) < 10 and a tolerance value of more than 0.10. Based on the results of this study, the calculation of the VIF (Variance Inflation Factor) value shows that each independent variable is below 10, namely the VIF value for the Income
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Level variable is 1,470, the VIF value for the Religiosity variable is 1,707 and the VIF value for the Social Environment variable is 1,713. In addition, based on the calculation of the tolerance value, it shows that each independent variable is above 0.10 is the Income Level variable has a tolerance value of 0.680, the Religiosity variable has a tolerance value of 0.586, and the Social Environment variable has a tolerance value of 0.584. Therefore, it can be concluded that the independent variables contained in the regression model of this study are free from the problem of multicollinearity.

Heteroscedasticity Test used to determine whether or not there is an inequality of variance of residual variables between one another. The regression model can be said to be good if there is no heteroscedasticity. In this study, the following results were obtained:

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Y = -2.631 + 0.190 X_1 + 0.338 X_2 + 0.538 X_3 + e
\]

The coefficients of the multiple linear regression equation are then interpreted with the following explanation:
1. The value of \( \alpha \) or a constant is -2.631 means that if the value of \( X \) (Level of Income, Religiosity, and Social Environment) = 0, then the value of \( Y \) (Muzakki’s Decision)
has a decision level of -2.631 or in other terms if there is no level of income, religiosity, and Social Environment, Muzakki’s Decision is -2.631.

2. The value of $\beta_1$ is 0.190 indicates the regression coefficient of the $X_1$ Income Level variable is positive, where every 1-point increase in the $X_1$ Income Level value will increase the $Y$ value (Muzakki’s Decision) by 0.190.

3. The value of $\beta_2$ is 0.338 shows the regression coefficient of the $X_2$ Religiosity variable is positive, where every 1-point increase in the $X_2$ value of Religiosity will increase the $Y$ value (Muzakki’s Decision) by 0.338.

4. The value of $\beta_3$ is 0.538 shows the regression coefficient of the Social Environment variable $X_3$ is positive, where every 1-point increase in the Social Environment $X_3$ value will increase the $Y$ value (Muzakki’s Decision) by 0.538.

The coefficient of determination ($R^2$) test was carried out with the aim of measuring the extent to which the model’s ability to determine the effect of the variable Income Level ($X_1$), Religiosity ($X_2$), and Social Environment ($X_3$) on the Muzakki Decision variable ($Y$). The test results show the value of $R$ Square or $R^2$ is 0.794, which means that the Muzakki’s Decision variable is influenced by the Income Level ($X_1$), Religiosity ($X_2$), and Social Environment ($X_3$) variable on the Muzakki’s Decision variable ($Y$) is 0.794 or 79.4% so that the difference is 20.6% (100% - 79.4%) is determined by other variables.

Hypothesis Test such as the t-test (Partial) was carried out to find out whether there was a partially significant effect of each independent variable ($X$) with the dependent variable ($Y$), namely the influence of Income Level ($X_1$), Religiosity ($X_2$), and Social Environment ($X_3$) significantly to the decision of Muzakki ($Y$) or not. Based on test results performed and the degree of freedom (df) of 1,984 resulting from the formula $df = n-k-1$, it can be concluded as follows:

1. Effect of Income Level ($X_1$) on Muzakki’s Decision

From the results of the t-test calculation above, it can be seen that $t_{\text{count}} > t_{\text{table}}$ (3.270 > 1.984) with a significant value of the Income Level variable ($X_1$) of 0.001 which is smaller than 0.05 or 5%. So, it can be concluded that $H_0_1$ is rejected and $H_a_1$ is accepted, meaning that the Income Level variable ($X_1$) has a significant effect on Muzakki’s decision.

2. The Effect of Religiosity ($X_2$) on Muzakki’s Decision

Based on the results of the t-test, it can be seen that $t_{\text{count}} > t_{\text{table}}$ (8.479 > 1.984) with a significant value of the Religiosity variable ($X_2$) of 0.000 which is smaller than 0.05 or 5%. So it can be concluded that $H_0_2$ is rejected and $H_a_2$ is accepted, meaning that the religiosity variable ($X_2$) has a significant effect on Muzakki’s decision.

3. Influence of Social Environment ($X_3$) on Muzakki’s Decision

From the results of the t-test calculation above, it can be seen that $t_{\text{count}} > t_{\text{table}}$ (5.749 > 1.984) with a significant value of the Social Environment variable ($X_3$) of 0.000 which is smaller than 0.05 or 5%. So it can be concluded that $H_0_3$ is rejected and $H_a_3$ is accepted, meaning that the Social Environment variable ($X_3$) has a significant effect on Muzakki’s decision.
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The Hypothesis Test in the F (simultaneous) test is used to determine whether the level of income (X₁), religiosity (X₂), and social environment (X₃) together (simultaneously) have a significant effect on Muzakki’s decision. From the results of the tests carried out and the distribution value of F is 2.70 obtained from the formula df₁ = k - 1 and df₂ = n - k. It can be seen that from the calculation results F<sub>count</sub> > F<sub>table</sub> (123,251 > 2.70) with a significant value of 0.000 < 0.05 or 5%. Based on these data, it is concluded that Ho₄ is rejected and Ha₄ is accepted, meaning that the variables of Income Level (X₁), Religiosity (X₂), and Social Environment (X₃) together (simultaneously) have a significant and positive effect on Muzakki’s decision.

CONCLUSIONS AND SUGGESTIONS

Based on the results of the research that has been done, it can be concluded as follows, namely the results of the Income Level (X₁) partially have a positive and significant effect on Muzakki’s Decision to Pay Zakat. These results indicate that muzakki in the Karang Tengah Subdistrict, Tangerang City, who already have income or income from the results of the work they do will pay zakat according to the type of property that must be zakated and according to the terms and conditions that apply in paying zakat. One of them is to achieve the nisab and hahl of the resulting property. Then the amount of income obtained by muzakki affects the decision to pay zakat according to the amount of nisab obtained.

The results of Religiosity (X₂) partially have a positive and significant effect on Muzakki’s Decision to Pay Zakat. These results indicate that muzakki in the Karang Tengah Subdistrict, Tangerang City, have broad religious knowledge, namely believing and deeply living the pillars of faith and pillars of Islam, having a fairly active intensity of religious activity, so they understand the terms and conditions regarding paying zakat. Thus, the higher the level of religiosity of the muzakki, the higher the decision of the muzakki to pay zakat.

The results of the Social Environment (X₃) partially have a positive and significant effect on Muzakki’s Decision to Pay Zakat. These results indicate that muzakki in the Karang Tengah Subdistrict, Tangerang City have a social environment that will influence them in making decisions to pay their zakat obligations. Because the social environment is a basic factor in influencing behavior patterns in a person, how that person can behave and act in accordance with the environment he has. Thus, if in the social environment there are many who pay zakat, it will also affect the high decision of muzakki to pay zakat obligations.

And also the results of Income Level (X₁), Religiosity (X₂), and Social Environment (X₃) together (simultaneously) have a significant and positive effect on Muzakki’s Decision to Pay Zakat. These results indicate that muzakki in the Karang Tengah Subdistrict, Tangerang City carry out their zakat obligations well, apart from their awareness and encouragement in themselves, looking at all their income and assets, their religious knowledge, as well as encouragement from external factors other than
himself, such as his family and social environment. Because the obligation of zakat can help fellow humans in need and improve the economy in the management of zakat.

From the results of the research discussion and the conclusions above, the researcher provides input or suggestions as follows: first, some of the theories described in each research variable are still very limited, not maximizing as a whole. It is hoped that further researchers will be able to thoroughly describe each of the existing theories according to the variables studied. And it is also possible to change the object of research with a different point of view in order to expand the study of Islamic Economics. Second, further researchers are expected to be able to expand the scope of obtaining research samples. It is not only limited to the sub-district level, but can cover a wider scope, such as the city and provincial levels. Third, in order to obtain maximum research results, it is necessary to test again about other factors that influence the decision of muzakki in paying zakat to the people of Karang Tengah District, Tangerang City. Finally, for the muzakki who have paid their zakat and also the readers, by looking at this research, it is hoped that they will remain fully committed to carrying out their zakat obligations according to their respective awareness. And participate in disseminating the obligation to pay zakat because it will affect the lives of fellow human beings, especially for those in need and also the country’s economy. By looking at this research, it is hoped that they will remain fully committed to carrying out their tithe obligations according to their respective awareness. And participate in disseminating the obligation to pay zakat because it will affect the lives of fellow human beings, especially for those in need and also the country’s economy. By looking at this research, it is hoped that they will remain fully committed to carrying out their tithe obligations according to their respective awareness. And participate in disseminating the obligation to pay zakat because it will affect the lives of fellow human beings, especially for those in need and also the country’s economy.

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