

## **THE EFFECT OF INCOME AND KNOWLEDGE ON INTEREST IN PAYING ZAKAT AT ZAKAT INSTITUTIONS (STUDY OF ULEE KARENG MARKET TRADERS)**

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**ABSTRAK** – This study aims to analyze the Influence of Income and Knowledge on the Interest in Paying Zakat at Zakat Institutions (Study of Ulee Kareng Market Traders). The research sample consisted of 78 Ulee Kareng market respondents, the technique for determining respondents was the Random Sampling method, this study used multiple linear regression analysis data techniques which have characteristics involving more than one independent variable, the results of the study showed that Income has a significant positive effect on the Interest in Paying Zakat at Zakat Institutions and knowledge also has a significant positive effect on the interest in paying zakat at zakat institutions.

**Keywords:** *Income, Knowledge, Interest in Paying Zakat.*



## **INTRODUCTION**

Indonesia is one of the countries with a Muslim majority, where the economy in Indonesia is still quite under control, even though it is currently facing global weakness. So far, zakat has been circulating among the community as an annual obligation for Muslims to pay zakat. Zakat is an obligation for people who are able to give some of their wealth to the less fortunate mustahiq and is managed well to produce great potential for the good of the community. So if zakat management is carried out well in the distribution and collection of zakat funds, it will have an impact on the economy. It is obligatory for the community to pay zakat because it contains the development of financial circulation carried out by zakat payers and zakat recipients who have been determined to lead to an increase in a business being run.

The essence of zakat in the economy is a major component of the public financial system and the main fiscal policy in the Islamic economic system. In general, zakat is imposed on three measures, namely production volume, income or profit, and wealth value. These three indicators of the essence of zakat are the basis for a country's economic system in determining and implementing its policies. Zakat is a mandatory provision in the economic system (obligatory zakat system), so that its implementation is carried out through official state institutions that have legal provisions so that its collection, management, and distribution can be directed. Zakat has an important role not only in a country, but also has implications that determine the rise of Islamic civilization in a broad sense (Darmawan & Desiana, 2021).

Zakat is part of a religious mechanism that is based on the spirit of income equality (Pranata et al., 2022). One aspect of Islamic teachings that has not been addressed seriously is poverty alleviation by optimizing the collection and utilization of zakat, infaq, and shadaqah in the broadest sense. Muslims in Indonesia actually have very large financial potential with abundant human resource potential. In the Qur'an, the word zakat is used together with the word prayer, which emphasizes the complementary relationship between prayer and zakat. The Zakat Amil Institution (LAZ) which manages Zakat, Infaq, and Alms (ZIS) plays a role in the national poverty alleviation program through the distribution of strong economies to weak economies (Syafiq, 2016).

In accordance with the foundation of the Republic of Indonesia, namely Pancasila and in accordance with the provisions of Article 29 of the 1945 Constitution, the government has an obligation to provide guidance and assistance to facilitate religious development efforts in accordance with the



teachings of each religion, including taking care of things related to Islamic religious matters, including in terms of zakat management. Islam wants humans to prepare their best lives and be able to utilize everything on earth as well as possible, so that they are able to be grateful to Allah SWT, and are able to worship Him devoutly, without being burdened with economic matters that have not been fulfilled and are urgent. Zakat management here is an activity of planning, organizing, implementing, and supervising the collection and distribution and utilization of zakat. The inseparable parts are muzakki and the assets that are zakated, mustahiq and amil. Basically, zakat has two characters, consumptive and productive (Dimiyati, 2017).

The sector in the economy is an important object in the discussion of zakat. Through this sector, it can be used as a barometer of progress and improvement of a country's economy. In other words, zakat can play an important role in reducing and eradicating the poor, by managing and using zakat funds in a targeted and even manner, an increasing economy will certainly be achieved, and the poor will be eroded by themselves. A development can be said to be successful if the process is able to improve the long-term economy of the community. This economy is reflected in the quality of the community's prime economy, adequate level of education, accompanied by a high level of per capita income (Mustarin, 2017).

The potential for zakat on the BAZNAS RI scale reaches IDR 5.8 trillion. The highest potential for income zakat is occupied by zakat on BUMN employee income of IDR 2.57 trillion, followed by zakat on national company employees which reaches IDR 2.301 billion, then the potential for zakat on ministry ASN income has a value of IDR 726 billion, the potential for zakat on ASN Non-Ministry Government Institutions is IDR 102 billion, the potential for zakat on ASN State Institutions is IDR 71 billion. Furthermore, the potential for zakat on the TNI and Polri is recorded at IDR 46 billion and the potential for zakat on BI and OJK employees is recorded at IDR 16 billion (BAZNAS, 2022). The data on the potential for zakat in Indonesia is very large, reaching IDR 327 trillion per year. This potential figure is almost the same as the government budget for social protection in 2022 which reaches IDR 431.5 trillion. The Director of Zakat and Waqf Empowerment, Waryono Abdul Ghafur, said that the potential for zakat in Indonesia is still very possible to be increased. Moreover, currently there are 512 Zakat Collection Agencies, 49,132 Zakat Collection Units (UPZ), 145 Zakat Institutions and 10,124 amils (Ministry of Religion of the Republic of Indonesia, 2023).



Referring to Law No. 23 of 2011 concerning Zakat Management, in addition to Regency/City BAZNAS, Provincial BAZNAS or Regional LAZ, there are zakat management institutions that have a national scope. Which means that it has its own muzaki target. Therefore, it is important for BAZNAS as an institution that also collects funds nationally to map zakat potential as a reference in formulating a collection strategy. The main objective of zakat management as mandated by Law No. 23 of 2011 is expected to be able to increase the effectiveness and efficiency of services in zakat management; and increase awareness of the benefits of zakat to realize community welfare and poverty alleviation. Based on Law No. 23 of 2011, it is explained that in addition to BAZNAS, institutions that can manage zakat also come from the community in the form of LAZ (Amil Zakat Institutions). So this proves that the authority and involvement of the state as a zakat collector through bodies or institutions that are officially formed or recognized by the state aims to ensure that zakat management can be carried out effectively, securely, and has legal certainty (Aditya, Said, & Rukiah, 2022).

Referring to the potential of zakat in Indonesia, it is necessary to re-analyze the public's interest in paying zakat at zakat institutions. Several studies have analyzed the public's interest in paying zakat at zakat institutions. Research by Nur & Zulfahmi (2018), which states that income is a material or non-material benefit obtained through certain efforts. Islam not only requires zakat on wealth but also requires zakat on income, such as zakat on agricultural income, merchandise, and other results obtained from various jobs and efforts.

Income is additional assets obtained from known and fixed sources. The source of income can be material such as land, or non-material such as work, or it can be from both. Income is basically a return received by the owner of the production factor for the results of his work in the production process. Each production factor such as land will receive compensation in the form of land rent, labor will receive compensation in the form of salary/wages and professionals who have certain skills will receive compensation in the form of profit (Qardawi, 2004).

Knowledge of zakat is the community's knowledge about zakat, the goals and benefits of zakat, the impacts that will be obtained from paying zakat which will give birth to a culture of zakat in the community as an obligation that must be fulfilled. Community knowledge about zakat, the way the community views it is very thick with fiqh nuances must be supplemented with a perspective that allows zakat to be empowered (Hamzah & Kurniawan,



2020). So knowledge of zakat is an education that is presented to the community about understanding, experience, and learning in paying zakat at an institution. In community knowledge about zakat, the goals and benefits of zakat, the laws related to zakat, and what impacts are obtained in paying zakat that will flow a knowledge of zakat in the community as zakat is a law that must be implemented. Education about zakat to the community, by the community assessing the religious basis related to the view of zakat among the community. The better the knowledge of zakat of traders, the more their awareness in paying zakat increases, which provides strong encouragement and motivation in paying zakat.

Zakat regulations are contained in Aceh Qanun Number 7 of 2004 concerning zakat management. This Qanun is a source of reference for zakat managers, especially in distributing zakat that has been collected in the Baitul Mal. This Qanun has regulated various technical implementations of zakat management, so that if there is any misappropriation in its management, officers will be subject to legal sanctions. According to the Qanun above, it can be understood that committing misappropriation in zakat management can be subject to punishment/sanctions. The imposition of punishment on officers is because they have wasted the mandate entrusted to them to manage zakat properly and on target. The imposition of this punishment is also intended to make officers aware not to misappropriate zakat, especially since zakat is a religious asset that aims to improve the welfare of Muslims on earth. Zakat can even be developed as state foreign exchange in carrying out poverty eradication. The management of zakat carried out by the Baitul Mal Agency is very clear and in accordance with the provisions outlined in the rules of sharia. The clarity outlined by the qanun regarding its management can be seen from the determination of the zakat management apparatus to determining the type and level of nisab, so that there is little possibility of embezzlement when zakat has been collected in the Baitul Mal (Fuadi, 2014).

Darma, Aulia, and Safwan (2018) explained that the Ulee Kareng market had been established before 1945. Historically, it was built on waqf land and until now the status of the Ulee Kareng market is still owned by the Baitussalihin Mosque. According to the mosque administrators as the market management committee, the land area of the Ulee Kareng Market area is approximately 200 m<sup>2</sup>. The Ulee Kareng Market is one of the traditional markets located in the south of Banda Aceh City and is approximately 3.5 kilometers from the city government center. Ulee Kareng District has an area of 6,150 km<sup>2</sup> (6115.0 Ha) with a percentage of 10.02% of the area of Banda



Aceh City, administratively the Ulee Kareng District area consists of 9 Gampong (Villages) and has 5,524 Heads of Families (KK). This area has a very high level of physical growth, this is because the location of the market is at the intersection of seven and is the center of orientation in Ulee Kareng District.

Trading is one of the jobs done by people to get income from the business they run. In carrying out this business, it must contain halal elements by conducting good buying and selling that does not conflict with Islam. The halalness of staying up late will be one of the priorities in trading. In this trading process, there are also advantages in terms of sales, where the profits are not entirely owned by traders because there are profits obtained from each sale of the product, there are other people's rights where a trader must pay zakat income in trading. The results of initial observations found that the majority of Ulee Kareng market traders pay zakat at zakat institutions, because people have high trust in zakat institutions that they believe will manage zakat funds well and will distribute them to those in need fairly. This trust can encourage people to pay more zakat through zakat institutions than independently. Then zakat institutions often provide facilities that facilitate the process of paying zakat for the community, such as online services or easily accessible branch offices. In addition, transparency and security guarantees in the distribution of zakat funds also provide certainty for the community, so that they prefer to pay zakat through zakat institutions.

## **THEORETICAL BASIS**

### **Zakat**

Zakat is a form of worship to Allah SWT by spending some of one's wealth and it is obligatory to be spent according to the rules and given to certain groups who are entitled to receive it. Zakat has become one of the sources of funds for the development of Islam. In the struggle of the Indonesian people against western colonialism in the past, zakat, especially the sabilillah part, was a source of funds for the struggle. When one by one our homeland was controlled by the Dutch, the colonial government issued Bijblad Number 1892 dated August 4, 1893 which contained the colonial government's policies regarding zakat. Zakat itself can be paid by checking directly with those entitled to receive it (mustahiq) or through a zakat fund management institution.



### **Income**

Income is the amount of money or economic value received by an individual, household, organization, or country as a result of economic activities or investments. Income can come from a variety of sources, including employment, investments, businesses, or government assistance. Income can be measured on a gross or net basis. Gross income is the total amount of money or value received before taxes or other deductions are deducted. Net income, on the other hand, is the amount of money or value received after taxes and other deductions are deducted.

### **Knowledge**

Zakat knowledge is a zakat education provided to the community to produce experience, understanding, and learning that is collected and can be practiced in certain businesses. The information obtained is processed critically and reflects past knowledge and provides knowledge information for the recipient of the value. Zakat knowledge is an education of the community's understanding of how to pay zakat, and the benefits of zakat, and the impacts that will be obtained from paying zakat so that it will create a culture of paying zakat in the surrounding environment and as an obligation that must be done. Zakat education to the community, the way the community assesses zakat based on religion plus a perspective that allows zakat to be used for the benefit of the community.

### **Interest**

Interest is a mental device consisting of a mixture of feelings, hopes, attitudes, prejudices, fears or other tendencies that direct individuals to a particular choice. Kartika (2020) said that interest is a sense of attachment to something or an activity. Interest is basically the acceptance of a relationship between oneself and something outside of oneself. Interest is something important for someone to do activities well. Interest drives people to do activities and causes someone to pay attention to those activities.

## **METHODOLOGY**

This study uses a quantitative method, by interpreting independent variables and dependent variables. The implementation of this study took place at Ulee Kareng Market which is located on JL. Prof. Ali Hasymi, Gp. Pango Raya, Ulee Kareng District, Banda Aceh City. Ulee Kareng Market is one of the traditional markets located in the south of Banda Aceh City.



The research sample consisted of 78 respondents from Ulee Kareng Market, the technique for determining respondents was the Random Sampling technique, so the respondents in this study were traders at Ulee Kareng Market. The data collection technique in this study used a questionnaire.

## RESEARCH RESULTS AND DISCUSSION

### Characteristics of Respondents

Table 1 Respondent Characteristics Based on Gender

No	Jenis Kelamin	Jumlah	Presentase
1.	Laki-laki	70 orang	89,7%
2.	Perempuan	8 orang	10,3%
<b>Total</b>		<b>78 orang</b>	<b>100%</b>

Table 2 Respondent Characteristics Based on Age

No	Umur	Jumlah	Presentase
1.	23-35 thn	39 orang	50,0%
2.	35-45 thn	26 orang	33,3%
3.	>45 thn	13 orang	16,7%
<b>Total</b>		<b>78 orang</b>	<b>100%</b>

Table 3 Respondent Characteristics Based on Occupation

No	Pekerjaan	Jumlah	Presentase
1.	Pedagang kelontong	17 pedagang	21,5%
2.	Pedagang ayam	13 pedagang	16,5%
3.	Pedagang ikan	12 pedagang	15,2%
4.	Pedagang plastic	1 pedagang	1,3%
5.	Pedagang kelapa parut	7 pedagang	8,9%
6.	Pedagang sayur	18 pedagang	22,8%
7.	Pedagang mie	1 pedagang	1,3%
8.	Pedagang pecah belah	1 pedagang	1,3%
9.	Pedagang bumbu	3 pedagang	3,8%
10.	Pedagang buah	4 pedagang	5,1%
11.	Pedagang ikan asin	2 pedagang	2,5%
<b>Total</b>		<b>78 pedagang</b>	<b>100%</b>

Table 4 Respondent Characteristics Based on Education

No	Pendidikan (terakhir)	Jumlah	Presentase
1.	SMA	56 orang	71,8%
2.	S1	22 orang	28,2%
<b>Total</b>		<b>78 orang</b>	<b>100%</b>

Table 5 Respondent Characteristics Based on Salary

No	Gaji (per bulan)	Jumlah	Presentase
1.	1-5 juta	34 orang	43,6%





2.	5-10 juta	27 orang	34,6%
3.	10-20 juta	17 orang	21,8%
<b>Total</b>		<b>78 orang</b>	<b>100%</b>

## Validity Test Results

### Validity Test Results of Income

Table 6 Income Validity Test

Variabel X <sub>1</sub>	r <sub>hitung</sub>	r <sub>tabel</sub>	Keterangan
Pertanyaan 1	0,444		Valid
Pertanyaan 2	0,732		Valid
Pertanyaan 3	0,763		Valid
Pertanyaan 4	0,852	0,2227	Valid
Pertanyaan 5	0,658		Valid
Pertanyaan 6	0,610		Valid

Based on the table above, it shows that all question items on all variables, namely income (X1), have a calculated r value > r table, the calculated r value > 0.2227, so it can be concluded that all question items in the questionnaire are declared valid and suitable for use..

### Knowledge Validity Test Results

Table 7 Knowledge Validity Test

Variabel X <sub>2</sub>	r <sub>hitung</sub>	r <sub>tabel</sub>	Keterangan
Pertanyaan 1	0,356		Valid
Pertanyaan 2	0,413		Valid
Pertanyaan 3	0,406		Valid
Pertanyaan 4	0,328	0,2227	Valid
Pertanyaan 5	0,427		Valid
Pertanyaan 6	0,420		Valid

Based on the table above, it shows that all question items on all variables, namely knowledge (X2), have a calculated r value > r table, the calculated r value > 0.2227, so it can be concluded that all question items in the questionnaire are declared valid and suitable for use.

### Results of the Validity Test of Interest in Paying Zakat

Table 8 Validity Test of Interest in Paying Zakat

Variabel Y	R hitung	R tabel	Keterangan
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Pertanyaan 1	0,943		Valid
Pertanyaan 2	0,957	0,2227	Valid
Pertanyaan 3	0,937		Valid

Based on the table above, it shows that all question items on all variables, namely interest in paying zakat (Y), have a calculated r value  $>$  r table, the calculated r value  $>$  0.2227, so it can be concluded that all question items in the questionnaire are declared valid and suitable for use.

### Reliability Test Results

Table 9 Reliability Test

Variabel	Cronbach Alpha	Standar	Keterangan
Pendapatan (X1)	0,772	0,60	Reliabel
Pengetahuan (X2)	0,705	0,60	Reliabel
Minat Membayar Zakat (Y)	0,940	0,60	Reliabel

Based on the table above, it can be seen that all variables, namely the variables Income (X1), Knowledge (X2), and interest in paying zakat (Y) can be said to be reliable because the Cronbach alpha value of each variable has a value  $>$  0.60.

### Classical Assumption Test Results

#### Normality Test Results

Table 10 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		78
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	2,72985937
Most Extreme Differences	Absolute	,122
	Positive	,079
	Negative	-,122
Test Statistic		,122
Asymp. Sig. (2-tailed)		,106 <sup>c</sup>

Based on the table above, it shows that the normality test using Kolmogorov Smirnov has been carried out, and the significance value is 0.106, based on the decision-making criteria, it can be concluded that the significance value is  $0.106 > 0.05$ , so the value is normally distributed.

### Multicollinearity Test Results



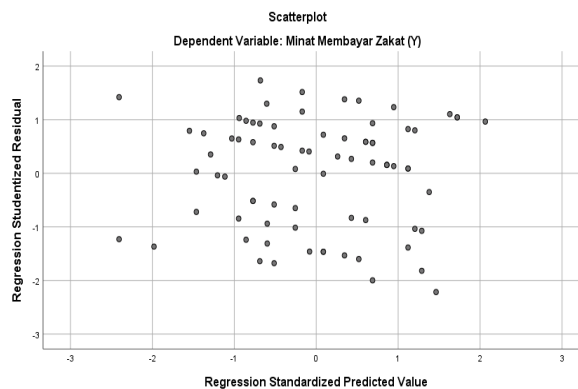
Table 10 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Pendapatan (X <sub>1</sub> )	,999	1,001
Pengetahuan (X <sub>2</sub> )	,999	1,001

Based on the table above, the results of the multicollinearity test are as follows:

1. The tolerance value of the Income variable (X<sub>1</sub>) is 0.999 > 0.1 and the Variance Inflation Factor value is 1.001 < 10, so it can be concluded that there are no symptoms of multicollinearity.
2. The tolerance value of the Knowledge variable (X<sub>2</sub>) is 0.999 > 0.1 and the Variance Inflation Factor value is 1.001 < 10, so it can be concluded that there are no symptoms of multicollinearity.

**Heteroscedasticity Test Results**



**Figure 1**  
**Heteroscedasticity Test**

Based on the figure above, it shows that there is no clear pattern, and the points are spread above and below the number 0 on the y-axis, so it can be concluded that there are no symptoms of heteroscedasticity.

Hasil Analisis Regresi Linear Berganda

Table 11 Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	17,976	7,794	



Pendapatan (X1)	3,184	,111	,186
Pengetahuan (X2)	2,428	,270	,177

Based on the table above, it shows that the multiple linear regression equation in this study is as follows:

$$Y = 17,976 + 3,184 X_1 + 2,428X_2$$

From the multiple linear regression equation above, it can be explained as follows:

1. The value of the constant is 17.976 which means that if the income variable (X1) and knowledge (X2) are assumed to be zero, then the interest in paying zakat is 17.976.
2. The income coefficient value (X1) is 3.184 so that it can be interpreted that if income (X1) is increased by 1 unit of value, it is predicted that the interest in paying zakat (Y) at the Zakat Institution at Ulee Kareng market traders will increase by 3.184.
3. The knowledge coefficient value (X2) is 2.428 so that it can be interpreted that if knowledge (X2) is increased by 1 unit of value, it is predicted that the interest in paying zakat (Y) at the Zakat Institution at Ulee Kareng market traders will increase by 2.428

## Hypothesis Test Results

### Partial Test (t-Test)

**Table 12 t-test**

Variabel	t <sub>hitung</sub>	t <sub>tabel</sub>	Sig.
(Constant)	2,306	1,992	,024
Pendapatan (X <sub>1</sub> )	2,211	1,992	,031
Pengetahuan (X <sub>2</sub> )	2,182	1,992	,043

Based on the table above, it can be concluded that the results of the hypothesis of this study are as follows:

1. It is known that the significance value for the income variable on the interest in paying zakat is 0.031 < 0.05 and the value of t count is 2.211 > t table 1.992, so it can be concluded that H1 is accepted, which means that the income level has a significant effect on the interest in paying zakat at the Zakat Institution on Ulee Kareng market traders.
2. It is known that the significance value for the knowledge variable on the interest in paying zakat is 0.043 < 0.05 and the value of t count is 2.182 > t table 1.992, so it can be concluded that H2 is accepted, which means that the level of knowledge has a significant effect on the



interest in paying zakat at the Zakat Institution on Ulee Kareng market traders.

### Simultaneous Test (F Test)

Table 13 F Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	839,070	2	19,535	4,553	,028 <sup>b</sup>
Residual	573,814	75	7,651		
Total	612,885	77			

Based on the table above, it shows that the results of the F test found that the significance value was  $0.028 < 0.05$  and the value of F count was  $4.553 > F$  table 3.119 so it can be concluded that H3 is accepted, which means that the level of income and knowledge together have a significant effect on the interest in paying zakat at the Zakat Institution for Ulee Kareng market traders.

### Determination Coefficient Test (R2 Test)

Table 14 Determination Test

R	R Square	Adjusted R Square	Std. Error of the Estimate
,952 <sup>a</sup>	,864	,839	2,766

Based on the table above, it shows that the value of r square is 0.864, meaning that the value is close to 1, so that the Income (X1) and Knowledge (X2) variables provide almost all the information needed to predict the Interest variable (Y), so it can be concluded that there is a relationship between the independent and dependent variables.

## Discussion of Research Results

### The Influence of Income on Interest in Paying Zakat at Zakat Institutions

It is known that the significance value for the income variable (X1) on the interest in paying zakat is  $0.031 < 0.05$  and the value of tcount is  $2.211 >$  ttable 1.992, so it can be concluded that Ha1 is accepted, which means that the income level has a significant effect on the interest in paying zakat at the Zakat Institution on Ulee Kareng market traders. This states that the higher the trader's income, the greater the trader's interest in paying zakat at the zakat institution.

This is also supported by Nurhalisa's research (2022) In the Income variable (X2), the t-count result is 3.149 with a significance value of 0.002.



The t-table value is 1.661, so it can be explained that  $t\text{-count} > t\text{-table}$ , namely  $(3.149 > 1.661)$ . The significance value is 0.05, so it can be explained that the significance value is less than 0.05, namely  $(0.002 < 0.05)$ . This shows that the Income variable (X2) has an effect and is significant on the Interest in Paying Zakat (Y). also supported by Mahira's research (2022) that the income level has an influence of 0.248 on the obedience of the community to pay zakat at the Baitul Mal in Banda Aceh City. This means that if the income level increases by 1 unit, it is estimated that it will increase the community's obedience to pay zakat at the Baitul Mal in Banda Aceh City by 0.248 with the assumption that the other independent variables in the regression model are constant. It can be concluded that in this study, the community's obedience in paying zakat to the Baitul Mal of Banda Aceh City has a positive influence.

A Muslim's income greatly influences paying zakat, because if the muzakki's income increases, more of the muzakki's assets will reach the nisab and haul, so that more muzakki will distribute their zakat to zakat institutions. According to Utami, Muthohar, & Ridlo (2021) Income is all the profits obtained from the use of wealth or services received by a person during a certain period of time for economic activities.

### **The Influence of Knowledge on Interest in Paying Zakat in Zakat Institutions**

It is known that the significance value for the knowledge variable (X1) on the interest in paying zakat is  $0.043 < 0.05$  and the value of  $t\text{count}$  is  $2.182 > t\text{table } 1.992$ , so it can be concluded that H2 is accepted, which means that the level of knowledge has a significant effect on the interest in paying zakat at the Zakat Institution on Ulee Kareng market traders. This states that Ulee Kareng market traders.

This result is also supported by Nurhalisa's research (2022) In the Zakat Knowledge variable (X1), the  $t\text{-count}$  value is 0.161 with a significance value of 0.873. The t-table value is 1.661, so it can be explained that  $t\text{-count} < t\text{-table}$ , namely  $(0.161 < 1.661)$ . It can also be explained that the significance value is greater than 0.05, namely  $(0.873 > 0.05)$ . This shows that the Zakat Knowledge variable (X1) does not have a significant effect on Zakat Payment Interest (Y). in Halimah's research (2023) that knowledge has a positive and significant effect on the awareness of muzakki at the zakat, infaq and shadaqah amil institution (LAZISNU) in Banyuwangi Regency. This is proven by the results of the t-test with  $t\text{count} \geq t\text{table}$   $(3.882 \geq 1.973)$  with Sig  $0.000 \leq 0.05$  and the results of the analysis (Standardized Coefficients) 0.243



or 24.3%. So the third hypothesis stating that knowledge has a positive and significant effect on Muzakki Awareness is accepted.

This is supported by research conducted by Maisyarah (2020), the better a person's understanding of zakat, the more motivated they are to pay zakat. Because they already understand that paying zakat is an obligation, knowing the rewards of goodness that will be obtained if they pay zakat, and knowing the punishments for those who do not want to pay zakat even though they are able to pay it. According to Zaki & Suriani (2021), knowledge is everything that is known, but has not been systematically arranged and has not been tested for truth according to scientific methods, and has not been declared valid or authentic. If you have sufficient or high knowledge about zakat, of course, your interest in paying zakat will also be high.

This result is also very much in accordance with the question to the respondents who most agreed with all knowledge indicators. This knowledge is very important for market traders who will affect the increase in zakat collection. So the higher the level of insight into the obligation to pay zakat, types of zakat, the deadline for zakat will further increase us as Muslims who have an obligation to pay zakat. Based on the explanation above, it can be stated that this knowledge variable has a positive and significant influence on the awareness of traders in distributing the zakat.

### **The Influence of Income and Knowledge Simultaneously on Interest in Paying Zakat at Zakat Institutions**

After conducting data analysis, it was found that together, the income variable (X1) and the knowledge variable (X2) had a significant effect on the variable of interest in paying zakat (Y) with an Fcount value of 4.553, which was greater than the Ftable of 3.119. This proves that both variables (X1) and variable (X2) simultaneously have a significant effect on variable (Y).

This is supported by Halimah's research (2023) After conducting data testing and analysis, it resulted in findings that simultaneously the variables Income, Religiosity and Knowledge have a positive and significant effect on the awareness of muzakki in distributing zakat at the Nahdlatul Ulama' zakat, infaq and shadaqah amil institution (LAZISNU) Banyuwangi Regency. This is evidenced by the results of multiple regression tests on the  $F_{count} \geq F_{table}$  ( $111.585 \geq 2.46$ ), sig.  $0.000 \leq 0.05$  with degrees of freedom df for the numerator/variable (k) = 4 and df for the denominator (n-k) = 108 - 4 is 104,



with a significance level of 5%. The more frequent communication or socialization carried out by the Nahdlatul zakat, infaq and shadaqah amil agency or institution. Ulama' (LAZISNU) Banyuwangi Regency. To increase Income, Religiosity and Knowledge of muzakki, it will affect one of the high levels of optimization of zakat collection.

## CONCLUSION

From the results of the research that has been conducted regarding the influence of income and knowledge on the interest in paying zakat at zakat institutions (a study of Ulee Kareng market traders), it can be concluded as follows:

1. 1.Income partially has a significant effect on the interest in paying zakat at zakat institutions for Ulee Kareng market traders. because if income has reached haul/nisab, every Muslim will be required to pay zakat. This can be seen from the results of my research in the form of a calculated t of 2.211 which is greater than the t table of 1.992.
2. Knowledge partially has a significant effect on the interest in paying zakat at zakat institutions for Ulee Kareng market traders. because knowledge alone is not enough to fulfill the obligation to pay zakat at zakat institutions. Because the distribution of zakat is more effectively carried out by zakat institutions so that distribution can be more evenly distributed. This is evidenced by the results of the calculated t of 2.182 which is greater than the t table of 1.992.
3. Income variables (X1) and knowledge variables (X2) have a significant effect on the variable of interest in paying zakat (Y) with the F count value of 4.553 which is greater than the F table of 3.119. This proves that both variables (X1) and variable (X2) simultaneously have a significant effect on variable (Y).

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