Factors Influencing People's Decision to Pay Zakat, Infaq and Sedekah (ZIS) in Baitul Mal Banda Aceh City

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ABSTRACT

The aim of the research is to examine the influence of factors that determine people's decisions in giving zakah, infaq, and sadaqah at amil zakat institution. Some influencing factors are level of publication, promotion, reputation, religiosity, and motivation to the community's decision to pay ZIS at Baitul Mal of Banda Aceh City. The method used in this research is quantitative by using primary data. The data collection was conducted by distributing questionnaires directly to the research object. Each variable was measured with a Likert scale. The research population was the people of Banda Aceh City aged 15-64 years and above who have jobs and income. The sample selection technique used is convenience sampling, the research object consisted of 100 respondents. Data processing was carried out by using binary logistic regression analysis. The results of this study indicated that publication, promotion, reputation, religiosity, and motivation positively and significantly impacted the community's decision in paying ZIS at Baitul Mal of Banda Aceh City, either partially or simultaneously. The results also showed that the community did not only require an increase in a good understanding of ZIS and its benefits, but they also demanded the reputation of Baitul Mal institution to be improved in order to encourage them to pay ZIS at Baitul Mal of Banda Aceh City.

Keywords: Publication, Promotion, Reputation, Religiosity, Motivation, Community Decision

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh faktor yang menentukan keputusan masyarakat dalam membayar zakat, infaq dan sedekah pada lembaga amil zakat. Beberapa faktor yaitu tingkat publikasi, promosi, reputasi, religiusitas dan motivasi terhadap keputusan masyarakat membayar ZIS di Baitul Mal Kota Banda Aceh. Jenis penelitian yang digunakan dalam penelitian ini yaitu regresi logistik biner, dengan menggunakan data primer. Pengumpulan data dilakukan dengan menyebarkan kuisoner secara langsung kepada objek penelitian. Setiap variabel diukur dengan skala likert. Populasi penelitian adalah masyarakat Kota Banda Aceh yang berumur 15 - 64 tahun ke atas yang sudah bekerja dan memiliki pendapatan. Teknik pemilihan sampel menggunakan teknik convenience sampling, sampel yang digunakan dalam penelitian ini sebanyak 100 responden. Pengolahan data dilakukan menggunakan analisis regresi logistik biner. Hasil dari penelitian ini menunjukkan bahwa publikasi, promosi, reputasi, religiusitas dan motivasi berpengaruh positif dan signifikan terhadap keputusan masyarakat membayar ZIS di Baitul Mal Kota Banda Aceh baik secara parsial maupun simultan. Hasil penelitian juga menunjukkan agar masyarakat memutuskan untuk membayar ZIS di Baitul Mal Kota Banda Aceh, tidak hanya perlu meningkatkan pemahaman yang baik tentang ZIS dan manfaatnya tetapi juga perlu meningkatkan reputasi lembaga Baitul Mal Kota Banda Aceh kepada masyarakat.

Kata Kunci: Publikasi, Promosi, Reputasi, Religiusitas, Motivasi, Keputusan Masyarakat

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INTRODUCTION

Indonesia is one of the countries with a majority of the population of Muslims which reaches 264.24 million people or 99 percent of the total Indonesian population. Aceh is one of the provinces in Indonesia that is hampered from starting the development of almost all fields. Until the end of the 1960s, the people of Aceh, especially inland communities, had not enjoyed independence as in the field of development (Munira, 2020).

The population reaches 5,274,871 people, but it is unfortunate that the poverty rate in Aceh is also very high as if it goes on, as if it could not be prevented. The problem of poverty in Aceh is one of the focuses that must be considered by the government. According to data from the Central Statistics Agency (BPS) Aceh, the number of poor people in Aceh in 2021 was 850,260 people or 15.53%, occupying the first rank of the poorest province on the island of Sumatra and the fifth in Indonesia (Yoesoef, 2020).

The problems in poverty alleviation in Aceh have not found concrete solutions and the planning has not been on target. Thus the need for additional roles from various sectors in order to improve the welfare of the people, most of whom are now below the poverty line. As a province whose majority of the population is Muslim which reaches 5.28 million (98.4%) people, it has a lot of potential in the development of Islamic social financial instruments in the form of zakat, Infaq and alms (ZIS) which can play a role in reducing the existing poverty rate, income redistribution instruments and improving welfare, as well as the most important and fundamental thing, namely empowering the poor in need and improving socio-economic welfare community (Almunawir & Sayed, 2019).

One of the provinces in Indonesia, Aceh, which is given privileges from the government in terms of managing zakat based on Qanun Number 10 of 2007, concerning zakat management carried out by Baitul Mal which has a function as an independent non-structural institution. The receipt of zakat, infaq and sedekah in Aceh province that was successfully collected by Baitul Mal Regency/City is considered not optimal, even though Aceh is one of the provinces whose majority of the population is Muslim which reaches 264.24 million people or 99 percent of the total population of Aceh. This is the biggest opportunity in optimizing the receipt of zakat, infaq and sedekah (ZIS), but the realization of ZIS receipts in Baitul Mal Regencies/Cities in Aceh in 2021 according to data on Baitul Mal Aceh amounted to IDR 270.5 billion, with zakat rician as much as 194.56 billion and infaq, almsgiving of 75.94 billion and this is still very far from its potential of reaching 1.4 trillion per year.

Banda Aceh City as the capital of Aceh Province, which is majority Muslim, has the potential to increase the collection of zakat, infaq and alms from the community. According to data from Baitul Mal Banda Aceh City, the average amount of realization of zakat, infaq and alms receipts that were successfully collected in 2017-2021 was IDR 16.54 billion, this is still very far from its potential which reached IDR 64 billion per year, and the average growth of zakat, infaq and alms in 2017-2021 was 3.65 percent.

The problem that makes the collection of zakat, infaq and sedekah (ZIS) carried out by the Baitul Mal institution when viewed in terms of its very besar potential is due to the lack of awareness and desire of the people of Banda Aceh City to pay zakat, infaq and sedekah through lembaga Baitul Mal (Salmaawi & Fitri, 2018). In addition, the reason for the non-optimal collection of ZIS is because not all people use Baitul Mal as a place to issue their property. There are still many people who pay zakat, infaq and alms through intermediary institutions such as Rumah Zakat and other institutions that are also engaged in the same field, or there are even muzakki who directly distribute zakat to mustahiq rather than through baitul mal institutions (Amri & Marwiyati, 2019).

The level of understanding of the community in paying ZIS also greatly affects
the realization of ZIS receipts in Baitul Mal. So that the realization of ZIS receipts which is still far from the potential in Aceh Province, including Banda Aceh City, shows that there is a problem of limited understanding from the community in paying ZIS (Musa, 2008). The lack of level of understanding of the community is also influenced by the lack of socialization of the Baitul Mal institution. This requires the Baitul Mal institution to hold a socialization program for the zakat awareness movement, both through seminars, Friday sermons, through advertisements and so on, and data collection and guidance of muzakki are prioritized (Zulhamdi, 2017).

In conducting socialization, it is necessary to have the right strategies and methods in applying properly, one of which is by carrying out publications. Publication according to (Liliweri, 2011) is information used to show, promote, maintain the name and honor of a person, an organization to the public in a certain context through media aimed at creating public attraction. The publication indicators according to (Nova, 2011) are public relations in the form of publicity, events, news, press conferences and the use of new media.

Currently, the Baitul Mal institution in Banda Aceh City has carried out publication activities both through mass media such as TV, radio, newspapers, magazines as well as banners and billboards. So that a good level of institutional publication can influence a person's decision to pay zakat through the institution. This gives Baitul Mal the task of increasing publication activities, as directed by the Mayor so that socialization and publication activities must be expanded in order to increase ZIS acceptance in Banda Aceh City. So that the publication factor of a Baitul Mal institution is one of the important factors in influencing people's decision to pay ZIS.

Promotional factors also influence the decision of the community to pay zakat, infaq and alms through the Baitul Mal institution in Banda Aceh City. According to (Husein, 2002) promotion is the communication of information between the seller and the buyer or other parties in order for the product to be known and eventually purchased. According to (Tjiptono, 2008) promotion indicators are an institution such as advertising, personal sales, sales promotion and word of mouth information. Furthermore (Hafidhuddin, 2006) emphasized that the promotional activities of the amil zakat institution are an important factor in socializing the obligation to make a difference as well as in collecting and utilizing zakat, infaq and sedekah (ZIS) funds.

Facts in the field show that there are still many people reluctant to pay zakat due to the lack of promotion of baiut mal institutions, which results in people not paying ZIS in Baitul Mal so that it has an impact on direct distribution to other amil zakat institutions such as Rumah Zakat or direct distribution to mustahiq zakat carried out by the muzakki itself. This gives Baitul Mal the task of increasing promotional activities aimed at building public trust in Baitul Mal. So that the promotion factor is also very influential on people's decision to pay ZIS through official lembaga such as Baitul Mal (Satria & Ridlwan, 2019).

The reputation factor of an institution will also affect public trust and will have an impact on the community's decision to channel ZIS through institutions such as Baitul Mal Banda Aceh City. According to (Mitnick & Mahon, 2007) reputation is the perception of an individual that arises due to the performance or quality of the person or group. As for the indicator of the reputation of an institution according to (Aziz, 2013) namely good name, reputation of competitors, widely known and easy to remember. The reputation in the amil zakat institution is the result of an assessment from an outside party where the public's perception of the achievements of the amil zakat institution.

The facts in the field show that there is a crisis of public confidence in the institution that is still very much of baiut mal's concern in increasing the potential for ZIS collection. The
current condition of the community is more happy to distribute their zakat directly to mustahiq than through Baitul Mal, this will later have an impact on the overlapping of zakat distribution in the community. The lack of public confidence in how important the existence of the Baitul Mal institution is to the management of ZIS by an independent institution, makes Baitul Mal’s heavy task in raising its reputation in the eyes of the public in terms of zis management, the aim is for the community to increase confidence in the existence of Baitul Mal itself (Zulhamdi, 2017).

The factor of one's religiosity can also influence the decision of the community to pay zakat, infaq and almsgiving. Religiusitas according to (Idris, Bidin, & Saad, 2012) is a manifestation of the implementation of the guidelines of Muslims which are followed in carrying out their daily activities and their assessment of the decision to fulfill the payment of zakat, infaq and alms. The indicators of religiosities according to (Pangestu, 2016) are belief, practice / practice, penghayatan, pengetahuan and obedientness.

Aceh is a province in Indonesia with a majority of Muslims with a high level of adherence to the teachings of the Islamic religion, so it is necessary to analyze the influence of the level of religiosity in motivating people to pay ZIS in Baitul Mal (Azzahra & Majid, 2020).

The community’s commitment to pay zakat, infaq and almsgiving is motivated by motivational factors in the form of gratitude for the treasures and enjoyments that have been given by Allah. According to (Ferrinadewi, 2008) motivation can be interpreted as a force, both from within and from outside that pushes a person to achieve certain predetermined goals. Thus, motivation can be interpreted as the basis for a person to carry out an activity. The indicators of motivation according to (Jayanto, 2016) are loyalty, gratitude, income, social, konsequency and procedures.

According to (Satrio & Siswanto, 2016) the level of motivation is very important to maintain and increase public awareness to pay ZIS because this motivation mostly comes from within the community itself, so it is interesting to further investigate what motivations make people happy to issue their wealth through Baitul Mal Banda Aceh City.

Based on previous research, many have examined the factors that influence people to pay zakat, infaq and sekeah (ZIS) through official institutions. Such as research (Kurniawati & Sukma, 2017) which examines factors of beliefs, communication, family, knowledge, reference groups, motivation, interaction, teaching culture, achievements, work, lifestyle, culture instilled, and cultural conformity in influencing the people of Sukabumi Regency in making decisions to pay zakat. Furthermore, research (Beik & Alhasanah, 2012) that examines the factor of faith, altruism, appreciation, organization, income, satisfaction, education, frequency of infaq and the existence of Zakat Management Organizations (OPZ) which affect the level of participation and selection of places of association and influencing.

However, from several previous studies, it does not examine the factors of publication, promotion, reputation in influencing people's decisions to pay zakat, infaq and alms through official institutions. Therefore, these publication, promotion and reputation factors are very interesting to be studied further because they are input for official institutions such as Baitul Mal Banda Aceh City in improving a positive image in the community and in order to optimize the realization of zakat, infaq and alms receipts from the community. In addition, the level of religiosity and motivation is also very interesting to be studied further because it is directly related to the person of each individual in carrying out religious orders, namely paying zakat, infaq and alms for the welfare of the ummah. Therefore, the purpose of the study is to test the influence of publication, promotion, reputation, religiosity and motivation simultaneously and partially in influencing
people's decision to pay zakat, infaq and alms in Baitul Mal Banda Aceh City.

**RESEARCH METHODS**

This research uses a type of quantitative data, namely data in the form of numbers. According to (Kuncoro, 2007) quantitative data leads to data on the results of generalizations, explaining in a structured way along with proof. In this study, the scale used was a likert scale with an interval of 1-5. Skala likert aims to interpret how strongly the subject agrees and disagrees with the statements contained in the kuesioner (Sekaran & Bougie, 2017).

The source of this research data is in the form of primary data obtained through questionnaires that are distributed to the community, both those who pay zakat, infaq and alms (ZIS) through Baitul Mal Banda Aceh City or not through Baitul Mal Banda Aceh City.

Population is a generalized area that consists of objects/subjects that have a certain character and have an equal opportunity to be selected as members of the sample (Umar, 2005). The population in this study is the people of Banda Aceh City aged 15-64 years and over who are already working and have income obtained from BPS Banda Aceh City data, which is 112,622 people. The sample is the part of the population whose characteristics we want to test (Suliyanto, 2009). The sample used in this study was 100 respondents. The sampling technique in this study used was a non-probability sampling method with a type of convenience sampling. Convenience sampling is a collection of information from members of the population who agree to provide this information (Sekaran & Bougie, 2017).

**RESULTS AND DISCUSSION**

**Characteristics of Respondents**

The characteristics of the respondents of this study were dominated by men totaling 66 people (66%), based on age dominated by respondents aged ≥ 46 years totaling 28 people (28%), based on the last education dominated by respondents who had the last education S1 totaling 49 people (49%), based on employment dominated by respondents who worked as self-employed totaling 43 people (43%), based on fixed income per month dominated by respondents whose fixed income per month ≥ Rp7,000,000 totaling 46 people (46%).

**Data Quality Testing Results**

**Validity Test Results**

Validity is a measurement instrument to produce a high degree of data proximity. The validity test aims to measure the validity or not of a statement item. Whether or not a statement item is valid can be seen by comparing the r-count value with the r-table, then the data is said to be valid if the r-count is greater than the r-table (r-count > r-table) (Umar, 2005). The result of validity testing in this study can be seen in Table 1

| Variable          | Item Number | Calculated r value | Table r value | Information          |
|-------------------|-------------|--------------------|---------------|----------------------|
| Publications (PUB)| B1          | 0.906              | 0.196         | Data Valid           |
|                   | B2          | 0.911              | 0.196         | Data Valid           |
|                   | B3          | 0.916              | 0.196         | Data Valid           |
|                   | B4          | 0.900              | 0.196         | Data Valid           |
|                   | B5          | 0.916              | 0.196         | Data Valid           |
|                   | C1          | 0.686              | 0.196         | Data Valid           |
|                   | C2          | 0.901              | 0.196         | Data Valid           |
| Promotions (PRO)  | C3          | 0.899              | 0.196         | Data Valid           |
|                   | C4          | 0.813              | 0.196         | Data Valid           |
| Variable       | Item Number | Calculated $r$ value | Table $r$ value | Information |
|---------------|-------------|----------------------|----------------|-------------|
| Reputation (REP) | D1          | 0.671                | 0.196          | Data Valid  |
|               | D2          | 0.886                | 0.196          | Data Valid  |
|               | D3          | 0.875                | 0.196          | Data Valid  |
|               | D4          | 0.838                | 0.196          | Data Valid  |
|               | E1          | 0.826                | 0.196          | Data Valid  |
|               | E2          | 0.864                | 0.196          | Data Valid  |
| Religiusitas (REG) | E3       | 0.873                | 0.196          | Data Valid  |
|               | E4          | 0.872                | 0.196          | Data Valid  |
|               | E5          | 0.865                | 0.196          | Data Valid  |
|               | F1          | 0.825                | 0.196          | Data Valid  |
|               | F2          | 0.891                | 0.196          | Data Valid  |
| Motivation (MOT) | F3         | 0.814                | 0.196          | Data Valid  |
|               | F4          | 0.821                | 0.196          | Data Valid  |
|               | F5          | 0.887                | 0.196          | Data Valid  |
|               | F6          | 0.819                | 0.196          | Data Valid  |

Source: (Results processed using SPSS, 2022).

Table 1 shows that all independent variables i.e. publication, promotion, reputation, religiositiesitas and motivation have a co-relation value $r_{count} > r_{table}$. It can be concluded that each question item for all variables is declared valid because the $r_{hitung} > 0.196$. So it can be concluded that the entire question item is already valid and worthy of further analysis.

Reliability Test Results

Table 2. Reliability Test Results

| Variable          | Cronbach's Alpha | Information |
|-------------------|------------------|-------------|
| Publications (PUB)| 0.944            | Reliable    |
| Promotions (PRO)  | 0.848            | Reliable    |
| Reputation (REP)  | 0.840            | Reliable    |
| Religiusitas (REG)| 0.911            | Reliable    |
| Motivation (MOT)  | 0.918            | Reliable    |

Source: (Results processed using SPSS, 2022).

Table 2 shows that the results of the data reliability test for all independent variable statement items consisting of publication variables of 0.944, promotion of 0.848, reputation of 0.840, religiositiesitas of 0.911, and motivation of 0.918. It can be concluded that each statement item for all variables is already reliable, since the value of Cronbach's Alpha is more than 0.60 this also indicates that the entire variable in this study is worthy of further analysis.

Reliability is the degree of determination, accuracy or accuracy indicated by the measurement instrument in. The test is carried out internally, that is, testing by analyzing the consistency of existing items. Meanwhile, externally, namely by conducting a test-retest. To test reliability using the coefficient formula of Cronbach's Alpa. An instrument is said to be reliable if it has a Cronbach Alpha ($\alpha$) value above 0.70 (Umar, 2005). The results of the reliability test in this study can be seen in Table 2.

Classical Assumption Testing Results

Normality Test Results

A normality test is a type of statistical test to determine whether a data can be normally distributed or not. To fulfill the form of a good regression model, the normality test in this study used the Kolmogorov-Smirnov (K-S) non-parametric statistical test obtained above 5%, then the data was distributed normally
Table 3. One-Sample Kolmogorov-Smirnov Test

| Normal Parameters<sup>ab</sup> | Unstandardized Residual |
|-------------------------------|-------------------------|
| N                             | 100                     |
| Most Extreme Differences      |                         |
| Absolute                      | 0.064                   |
| Positive                      | 0.039                   |
| Negative                      | -0.064                  |
| Mean                          | 0.017                   |
| Std. Deviation                | 0.257                   |
| Statistical Test              |                         |
| Asymp. Sig. (2-tailed)        | 0.064                   |

Table 3 shows that the normality of the data based on the K-S test shows a p-value of 0.200 which is greater than 0.05, so it can be concluded that the data is normally distributed.

Multicollinearity Test Results

Multicollinearity is the existence of a perfect (near-perfect) linear relationship between several or all free variables. The multicollinearity test is shown in the coefficient table, in the tolerance and variance inflated factors columns. If the tolerance value is smaller than 0.10 and the VIF is greater than 10 then between free variables has the opposite correlation if the tolerance value is greater than 0.10 and the VIF is less than 10 then the inter variables are free from multikolinierity (Umar, 2005). The results of the multicollinearity test in this study can be seen in Table 4.

Table 4. Multicollinearity Test Results

| Type             | Collinearity Statistics | VIF |
|------------------|-------------------------|-----|
|                  | Tolerance               |     |
| Publications (PUB) | 0.689                   | 1.451 |
| Promotions (PRO)   | 0.959                   | 1.042 |
| Reputation (REP)   | 0.937                   | 1.068 |
| Religiositas (REG) | 0.892                   | 1.121 |
| Motivation (MOT)   | 0.660                   | 1.514 |

Table 4 shows that all variables in the study did not experience multicholinearity deviations. Because the VIF (Variance Inflation Factor) values of the five variables are less than 10 in magnitude, and the tolerance value far exceeds 0.10, so there is no deviation in multicholinearity.

Heteroskedasticity Test Results

Heteroskedasticity arises when the error or residual of the observed model does not have a constant variance from one observation to another. To test the presence or absence of heteroskedasticity used the Spearman Rank test by correlating an independent variable to the absolute value of the residual (error). To detect the symptoms of the heteroskedasticity test, a regression equation is made assuming there is no heteroskedasticity then determines the...
residual absolute value, then regresses the residual absolute value obtained as a dependent variable and regression is carried out from the independent variable. If the probability of a correlation result is greater than 0.50 then heteroskedasticity does not occur and vice versa if the probability of a correlation result is smaller than 0.50 m, heteroskedasticity will occur (Umar, 2005). Theresult of heteroskedasticity testing in this study can be seen in Table 5.

### Table 5. Heteroskedasticity Test Results

| Variable    | Spearman's Rho | Information   |
|-------------|----------------|---------------|
| Publications (PUB) | 0.532          | Homoskedasticity |
| Promotions (PRO)  | 0.431          | Homoskedasticity |
| Reputation (REP)  | 0.474          | Homoskedasticity |
| Religionositas (REG) | 0.986         | Homoskedasticity |
| Motivation (MOT)  | 0.390          | Homoskedasticity |

Source: (Results processed using SPSS, 2022)

Table 5 shows that the significant value of the publication variable was 0.532, promotion was 0.431, reputation was 0.474, religionositas was 0.986 and motivation was 0.390. Because the signification value of the entire independent variable is greater than 0.05 it indicates that the entire independent variable does not undergo heteroskedasticity.

### Logisitic Regression Analysis Results

#### Feasibility Test Results of Regression Model Classfication Table

The results of the regression model feasibility test based on the classification table can be seen in Table 6.

### Table 6. Alleged Logistic Regression Parameters Based on Classification Table

| Observed Zis Pay Decision | Predicted | Percentage Correct |
|---------------------------|-----------|--------------------|
|                           | Not Through Baitul Mal | Via Baitul Mal |
| Decision 0                | 46        | 4  | 92,0     |
| 1                         | 2         | 48 | 96,0     |
| **Overall Percentage**    |           |    | **94,0** |

Source: (Results processed using SPSS, 2022).

Table 6 shows that the number of samples who did not pay ZIS in Baitul Mal was 50. Those who really did not go through Baitul Mal were 46 people and those who should not have gone through Baitul Mal but through Baitul Mal were 4 people. The number of samples paying ZIS in Baitul Mal is as many as 50 people. Those who actually went through Baitul Mal as many as 48 people and those who were supposed to go through Baitul Mal but not through Baitul Mal as many as 2 people. Thus, the **overall percentage** value is 94 percent, which means that the accuracy of this research model is 94 percent.

### Feasibility Test Results of the Hosmer Regression Model and Lemeshow Test

The Hosmer regression model and the Lemeshow Test are used to test the compatibility of empirical data with the model. If the statistical value of Hosmer and Lemeshow's Goodness of Fit Test is equal to or less than 5 percent then there is a significant difference between the model and its observation value so the Goodness Fit Model is not good, because it cannot predict its observation value. If the statistical value of Hosmer and Lemeshow's Goodness of Fit Test
is greater than 5 percent, then the model is able to predict its observation value in other words the model is accepted because it matches the observation data of sinya (Umar, 2005). The results of the regression model feasibility test based on Hosmer and Lemeshow’s Goodness of Fit Test can be seen in Table 7.

| Table 7. Alleged Logistical Parameters Based on Hosmer and Lemeshow Test |
|-------------------|---------|-------------------|
| Chi-Square        | Df      | Significance      |
| 3,392             | 8       | 0.907             |

Source: (Results processed using SPSS, 2022).

Table 7 shows that the significance value of the model greater than the real level of 5 percent indicates a significant 90.7 percent meaning that it can be concluded that the model is appropriate or fit for use in the analysis.

Coefficient of Determination Test Results (Nagelkerke's $R^2$)

The coefficient of determination test (Nagelkerke's $R^2$), which is used to see how much variation of the independent variables of publication, promotion, reputation, religiousity, and motivation is able to explain the variations in the dependent variables can be seen in the value of Nagelkerke's $R^2$. The value of Nagelkerke's $R^2$ is obtained by dividing the value of Cox & Snell $R^2$ by its maximum value (Umar, 2005). The test results of Nagelkerke's $R^2$ can be seen in Table 8.

| Table 8. Alleged Logistics Parameters Based on Summary Model |
|-------------------|-------------------|-------------------|
| -2 Logs Likelihood| Cox & Snell $R^2$ | Nagelkerke's $R^2$ |
| 34.271            | 0.648             | 0.864             |

Source: (Results processed using SPSS, 2022).

Table 8 shows the output of the summary model states the value of Nagelkerke's $R^2$ is 0.864, meaning that the explanatory variables namely publication, promotion, reputation, religiousity, and motivation can explain their effect on muzakki's decision to pay zakat by 86 percent while the remaining 14 percent can be explained by other variables outside this research model.

Simultaneous Hypothesis Testing Results

To see the influence of variables in dependent publication, promotion, reputation, religiousity, and motivation simultaneously on the dependent variables as the F test in linear regression, the Overall Model Fit Test was carried out which was based on the statistical value of -2 Log Likelihood. According to (Umar, 2005) testing can be done by comparing the difference in values of -2 Log Likelihood (called Chi-Square count). If the chi-square value is calculated to be greater than the table Chi-Square value or the significance value is smaller than alpha then it can be said that there is a simultaneous influence between the independent variables on the dependent variable. The overall model fit test results can be seen in Table 9.
Table 9. Alleged Logistics Parameters Based on Omnibus Tests of Model Coefficients

| Variable | Chi-Square | Df | Sig. |
|----------|------------|----|------|
| Step     | 104,358    | 5  | 0,000|
| Block    | 104,358    | 5  | 0,000|
| Type     | 104,358    | 5  | 0,000|

Source: (Results processed using SPSS, 2022).

Table 9 shows that the overall model fit test results show that the significance value of the model is smaller than the real level of 5 percent with a significant 99 percent. This means that bahwa together independent variables, namely publication, promotion, reputation, religiosityusitas, and motivation affect the dependent variables, namely the decision of the community to pay zakat, infaq and alms (ZIS).

Partial Hypothesis Testing Results

This test was carried out to see whether or not there was an influence of variable variables of publication, promotion, reputation, religiosity, and motivation on the variables of community decisions to pay zakat, infaq and alms (ZIS) partially. According to (Umar, 2005) the Wald test can be performed by comparing the statistical value of Wald with the comparative value of Chi-Square at degree of freedom (df) =1 with alpha 5%, or by comparing the significance value (P-value) with alpha 1%, 5% and 10% where P-a value smaller than alpha indicates that the hypothesis is partially acceptable or in other words there is a significant influence of the independent variabel on the dependent variabel. The results of the wald hypothesis test can be seen in Table 10

Table 10. Logistic Regression Of Community Decisions To Pay Zakat, Infaq and Alms

| Variable          | Coefficient | P-value | Odds Ratio |
|-------------------|-------------|---------|------------|
| Constant          | -46,883     | 0,000   | 0,000      |
| Publications (PUB)| 4,185       | 0,000*  | 65,683     |
| Promotions (PRO)  | 2,407       | 0,006*  | 11,105     |
| Reputation (REP)  | 1,077       | 0,081***| 2,937      |
| Religiosityusitas (REG) | 1,593     | 0,063***| 4,917      |
| Motivation (MOT)  | 2,568       | 0,023** | 13,037     |

Source: (Results processed using SPSS, 2022).

Information:
*Significant at a real level of 1%
**Significant at a real level of 5%
Significant at a real level of 10%

Table 10 all independent variables namely publication, promotion, reputation, religiosityusitas and motivation have a partial significant influence on the dependent variables, namely the decision of the community to pay zakat, infaq and alms (ZIS). Because the value of the variable signification coefficient is smaller than the real level. For the real level, 1 percent is the publication and promotion variable, for the real level, 5 percent is the motivation variable, while for the real level, 10 percent is the reputation and religiousvariables. Thus, the results of logistic regression can be formulated as follows:

\[ KMZ = -46,883 + 4,185 \text{ PUB} + 2,407 \text{ PRO} + 1,077 \text{ REP} + 1,593 \text{ REG} + 2,568 \text{ MOT} \]

Based on the equation of the logistic regression function above, it shows that the
most dominating the decision of the community to pay zakat, infaq and alms (ZIS) is the publication variable with an estimated value of 4.185 and followed by the motivation variable with an estimated value of 2.568, promotion with an estimated value of 2.407, religiosyusitas with an estimated value of 1.593 and reputation with an estimated value of 1.077.

Furthermore, Table 10 can be explained the value of the regression coefficient and the degree of significance (P-value) where the value of the regression coefficient of 4.185 in the publication variable has a positive and significant effect on the decision of the community to pay zakat, infaq and alms (ZIS). This can be seen at a significant level of P-value of 0.000 affecting the real level of 1 percent (0.000 < 0.01) meaning, the better the publication of the amil zakat institution, the more it will affect the image of the institution and have an impact on the decision of the community to pay zakat, infaq and alms (ZIS). Then the value of the regression coefficient of 2.407 in the promotion variable has a positive and significant effect on the decision of the community to pay zakat, infaq and alms (ZIS). This can be seen at a significant level of P-value of 0.006 affecting the real level of 1 percent (0.006 < 0.01) meaning, semakin good promotion of amil zakat institutions will affect the decision of the community to pay zakat, infaq and alms (ZIS). Then the value of the regression coefficient of 1.077 in the reputation variable has a positive and significant effect on people's decision to pay zakat, infaq and alms (ZIS). This can be seen at a significant level of P-value of 0.081 affecting the real level of 10 percent (0.081 < 0.10) meaning, semakin good reputation of the amil zakat institution will affect the decision of the community to pay zakat, infaq and alms (ZIS). Then the value of the regression coefficient of 1.593 in the variable of religiosyusitas has a positive and significant effect on the decision of the community to pay zakat, infaq and alms (ZIS). This can be seen at a significant level of P-value of 0.063 affecting the real level of 10 percent (0.063 < 0.10) meaning, the higher the level of community religiosity, it will affect the community's decision to pay zakat, infaq and alms (ZIS). As well as the value of the regression coefficient of 2.568 in the motivation variable, it has a positive and significant effect on people's decision to pay zakat, infaq and alms (ZIS). This can be seen at a significant level of P-value of 0.023 affecting the real level of 5 percent (0.023 < 0.05) meaning, the high level of motivation of muzakki will affect the decision of the community to pay zakat, infaq and alms (ZIS).

Each independent variable provides different opportunities for people to pay zakat, infaq and alms (ZIS). The magnitude of the odds of each variable can be known by interpretation of the odd ratio value of each variable and its effect can be seen on the value of the coefficient.

**DISCUSSION**

**Joint Influence of Publication Level, Promotion, Reputation, Religiosity and Motivation on People's Decision to Pay Zakat, Infaq and Alms (ZIS) in Baitul Mal Banda Aceh City**

Based on the results of simultaneous testing, the overall model fit value has been known, it shows that the significance value of the model is smaller than the real level of 5 percent with a significant 99 percent. Therefore, the level of publication, promotion, reputation, religiosity and motivation towards the decision of the community to pay zakat, infaq and alms (ZIS) in Baitul Mal, Banda Aceh City. Thus this study found that there were two parties who were closely related in terms of carrying out religious orders to issue some of their property to be given to others. The first party, namely from the Baitul Mal institution in Banda Aceh City, is required to continue to increase socialization activities in the form of publications / promotions in order to provide understanding to the wider community and to improve a good reputation among the community and the second party from the community's own side is expected to always increase self-motivation and religiosity, especially in terms of knowing thoroughly related to religious orders, namely paying zakat, infaq and almsgiving (ZIS).
The Effect of Publication on People's Decision to Pay Zakat, Infaq and Alms (ZIS) in Baitul Mal, Banda Aceh City

Based on the results of the odd ratio value of 65,683, which means that amyl zakat institutions with a good level of publication will have an opportunity of 65,683 times compared to amyl zakat institutions which have a relatively low level of publication. Therefore, the coefficient is of positive value, so the publication has a positive effect on the community's decision to pay zakat, infaq and alms in Baitul Mal, Banda Aceh City. In line with research (Fiqhyany & Prasetyo, 2014) also found that the existence of public relations in the form of publications affects muzakki's intention to pay zakat, infaq, shadaqah funds at the Nurul Hayat Foundation Tuban Branch.

Therefore, the publications given by the Baitul Mal institution in Banda Aceh City are felt very well by the community, supported by the activeness of Baitul Mal employees in publishing the latest news about zakat, infaq and alms and baitul mal institutions to the public so that deep trust arises from the community to entrust their assets to the Baitul Mal institution in Banda Aceh City. The findings of this study also imply that in order to better attract people to pay zakat, infaq and alms in Baitul Mal, publications given to the community must be improved and routinely carried out in order to increase the realization of zakat, infaq and alms receipts in Baitul Mal Banda Aceh City.

The Effect of Promotion on People's Decision to Pay Zakat, Infaq and Alms (ZIS) in Baitul Mal, Banda Aceh City

Based on the results of the odd ratio value of 11,105, which means that amyl zakat institutions with a good level of promotion will have a chance of 11,105 times compared to amyl zakat institutions which have a relatively low level of promotion. Therefore, the coefficient of value is positive, so promotion has a positive effect on the community's decision to pay zakat, infaq and alms in Baitul Mal Banda Aceh City. This is in line with research (Satria & Ridlwan, 2019) that promotion affects the decision of donors to pay ZIS di Surabaya.

So that the higher the ability of Baitul Mal Banda Aceh City in promoting the importance of paying zakat, infaq and alms for the welfare of the ummah in order to overcome various kinds of economic problems in people's lives, it will cause a broad understanding from the community which in the end the community no longer hesitates to decide to pay zakat, infaq and alms through Baitul Mal Banda Aceh City.

The Influence of Reputation on People's Decision to Pay Zakat, Infaq and Alms (ZIS) in Baitul Mal, Banda Aceh City

Based on the results of the odd ratio value of 2,937, which means that amyl zakat institutions with a good reputation level will have an opportunity of 2,937 times compared to amyl zakat institutions which have a relatively low reputation level. Therefore, the coefficient is of positive value, so the reputation positively affects the decision of the community to pay zakat, infaq and alms in Baitul Mal Banda Aceh City. In line with research (Zainal, Abu Bakar, & Saad, 2016) found that reputation affects people's trust in paying zakat through institutions.

Therefore, this reputation is related to the perception of each individual in assessing the performance of a company. The assessment can be in the form of credibility of the institution's performance such as transparency, socialization, mandate and professionalism of the Baitul Mal institution in Banda Aceh City in carrying out its duties, namely collecting, managing and distributing zakat, infaq and alms for the welfare of the ummah. Therefore, the findings in this study show that the performance of the Baitul Mal institution in Banda Aceh City is considered to be very good, just how to be more active in building a positive image and broad relations in the community so that people prefer to pay zakat, infaq and alms through Baitul Mal Banda Aceh City.
The Influence of Religiosity on People's Decision to Pay Zakat, Infaq and Alms (ZIS) in Baitul Mal, Banda Aceh City

Based on the results of the **odd ratio** value of 4,917, which means that people who have a high level of religiosity will have a chance of 4,917 times compared to people who have a relatively low level of religiosity. Therefore, the coefficient is of positive value, so religiosity has a positive effect on people's decision to pay zakat, infaq and alms in Baitul Mal, Banda Aceh City. This is in line with research (Nur'aini & Rasyid Ridla, 2015) found that religiosity has a significant effect on **muzakki's** interest in distributing zakat profesi at the Yogyakarta Branch of PKPU.

Therefore, the findings in this study are not surprising because the people of Banda Aceh City are predominantly Muslims. In addition, the government also applies Islamic law in all aspects of life, then there is also Qanun Aceh No. 10 of 2018 concerning regulating **muzakki** to pay zakat through Baitul Mal. Thus, the people of Banda Aceh City have more confidence in religious orders such as paying zakat, infaq and almsgiving. In order to increase the number of zakat receipts that is greater, it is hoped that Baitul Mal will continue to promote socialization and education about zakat to the community, both through routine recitations, social media and through Friday sermons, the ultimate goal of which is to increase public awareness of paying zakat, infaq and alms through Baitul Mal Banda Aceh City.

**CONCLUSION**

This study empirically explores and analyzes the determinants of people paying zakat, infaq and alms in Baitul Mal, Banda Aceh City. The results showed that publication, promotion, reputation, religiosity and motivation significantly and positively influenced people's decision to pay zakat, infaq and alms in Baitul Mal Banda Aceh City. Overall, all independent variables were found to significantly and positively influence people's decisions to pay zakat, infaq and alms in Baitul Mal Banda Aceh City. The findings of this study imply that the community decided to pay zakat in Baitul Mal Banda Aceh City, in addition to increasing a good understanding of the obligation to pay zakat, infaq and alms and their benefits to each community but also need to improve the reputation of the Baitul Mal Banda Aceh City institution to the community. Thus, the realization of zakat, infaq and alms receipts in Baitul Mal Banda Aceh City is increasing. Finally, to expand the results of subsequent studies, researchers suggest adding other variables such as awareness, loyalty.

The Influence of Motivation on People's Decision to Pay Zakat, Infaq and Alms (ZIS) in Baitul Mal, Banda Aceh City

Based on the results of the **odd ratio** value of 13,037, which means that people who have a high level of motivation will have a chance of 13,037 times compared to people who have a relatively low level of motivation. Therefore, the coefficient is positive, so the motivation has a positive effect on the community's decision to pay zakat, infaq and alms in Baitul Mal, Banda Aceh City. In line with research (Rizkia & Shabri, 2018) found that motivation has a positive and significant effect on the decision for **muzakki** to pay zakat through Baitul Mal Kota Sabang.

Motivation is related to a deep desire from within a person to carry out religious orders such as paying zakat, infaq and almsgiving. The findings of this study show that a person's motivation to pay zakat, infaq and alms is very influential from deep gratitude for the favor of the treasures that have been entrusted by Allah SWT. Therefore, Baitul Mal Kota Banda Aceh is required to always provide more motivation to the community, be it motivation about the blessings of property if the property is donated and so on, the purpose of which is to provide knowledge to the community not to delay in carrying out religious orders, namely paying zakat, infaq and alms through the Baitul Mal institution in Banda Aceh City.

**CONCLUSION**

This study empirically explores and analyzes the determinants of people paying zakat, infaq and alms in Baitul Mal, Banda Aceh City. The results showed that publication, promotion, reputation, religiosity and motivation significantly and positively influenced people's decision to pay zakat, infaq and alms in Baitul Mal Banda Aceh City. Overall, all independent variables were found to significantly and positively influence people's decisions to pay zakat, infaq and alms in Baitul Mal Banda Aceh City. The findings of this study imply that the community decided to pay zakat in Baitul Mal Banda Aceh City, in addition to increasing a good understanding of the obligation to pay zakat, infaq and alms and their benefits to each community but also need to improve the reputation of the Baitul Mal Banda Aceh City institution to the community. Thus, the realization of zakat, infaq and alms receipts in Baitul Mal Banda Aceh City is increasing. Finally, to expand the results of subsequent studies, researchers suggest adding other variables such as awareness, loyalty.
attitude, transparency and accountability of Baitul Mal.

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