Influence of Education Level and Income Level on Public Interest in Paying *Zakat* at LAZISMU Magelang Central Java Indonesia

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Abstract:
Zakat is one of the obligations in Islam that plays an important role in economic equality and social welfare. However, the level of community compliance in associated with paying *zakat* is still diverse and is influenced by various factors. This research aims to analyze influence of education level and income level on the interest of the public in paying *zakat* at LAZISMU Magelang. This research uses a quantitative survey approach through questionnaires distributed to *muzakki* in LAZISMU Magelang. The analysis technique used is multiple linear regression to test the relationship between the independent variable (education level and income level) and the dependent variable (interest in paying *zakat*). The results showed that the level of education has a significant influence on interest in paying *zakat*, where the higher the level of education of a person is, the greater his or her awareness of paying *zakat*. Moreover, income level affects interest in paying *zakat*, but in some cases, an increase in income is not always followed by an increase in compliance in paying *zakat*. This finding shows that in addition to economic factors, religious understanding obtained from education is also a key factor in increasing public participation in *zakat* payments. Therefore, more intensive *zakat* education and socialization efforts are needed so that people are more aware of fulfilling their obligations.

Introduction

Zakat is one of the fundamental teachings in Islam. It is understood as wealth that every Muslim is obligated to distribute as a form of purification so that their possessions bring blessings. According to data from the Ministry of Religious Affairs of the Republic of Indonesia, there are 170 officially authorized *zakat* management institutions, while 108 institutions still operate without formal permission and therefore require further examination, particularly regarding their collection and distribution mechanisms. In Magelang City, Central Java, Indonesia, several major *zakat* institutions recognized by the Ministry included the National *Zakat* Agency (BAZNAS), the Muhammadiyah *Zakat*, *Infaq*, and *Shadaqah* Institution (LAZISMU), and the Nahdlatul Ulama (NU) *Zakat*, *Infaq*, and *Shadaqah* Institution (LAZISNU). These three institutions have built cooperation in various educational and social programs, such as the NU Scholarship Program and the Java Overland initiative.

Differences in *mustahik* eligibility criteria among these institutions do not hinder them from collaborating in fulfilling the community's mandate to distribute *zakat*, *infaq*, and *shadaqah* to those entitled to receive it. Each institution strives to strengthen public trust through program innovation, creating an atmosphere of *at-tasabuq fil-khairat*, or competing in doing good. During the planning stage, LAZISMU undertakes several steps in managing *zakat* activities, including recording *muzakki* data, collecting *mustahik* information, assessing and selecting recipients of consumptive or productive *zakat*, designing distribution programs based on *mustahik* needs, and preparing transparent reports on the allocation of *zakat* funds.

Zakat paid by *muzakki* to BAZNAS or other LAZ institutions can be deducted from taxable income, and *zakat* institutions are obliged to provide deposit receipts. In the modern era, non-bank *zakat* institutions such as LAZISMU offer various direct and indirect *zakat* payment services. These include *zakat* collection visits, payment counters in offices or shopping centers, salary deduction schemes, and collaborations with regional branches and educational or religious institutions for *zakat* dissemination programs. These various payment channels are expected to simplify *zakat* collection and increase public awareness and willingness to fulfill *zakat* obligations.

According to BAZNAS survey data, the number of *muzakki* in Java has reached 113.856 individuals. Based on the *Zakat* and Poverty Map (2020), Yogyakarta has 40.974 *muzakki*, while Central Java has 74.626. *Zakat* campaigns serve as one of LAZISMU's efforts to promote *zakat* literacy and strengthen *muzakki* trust. However, media such as banners and WhatsApp, considered important by *muzakki*, have not been fully optimized by LAZISMU. Thus, these media require special attention from *zakat* stakeholders.

As a philanthropic institution, LAZISMU organizes its distribution programs under six pillars, education, health, economy, social-humanitarian, *da'wah*, and environment. Payments for *zakat, infaq*, and *qurban* can be made through LAZISMU's QRIS system, a payment method developed by Bank Indonesia to streamline electronic transactions. QRIS can be accessed using various digital wallet applications such as Gopay, Dana, LinkAja, Ovo, Simobi, Go Mobile, and multiple banking apps equipped with QRIS features, making it easier for the public to pay *zakat* and *infaq*.

Data shows an increase in *mustahik* income after receiving productive assistance. Initial daily earnings of Rp 20.000,- – Rp 30.000,- increased to Rp 50.000,- – Rp100.000,- or even more. This increase demonstrates the effectiveness of LAZISMU's productive *zakat* distribution. Each year, LAZISMU targets higher *zakat* revenue. In 2019, *zakat* collection reached Rp 207.421.347.735,- and in 2020 the target rose to Rp 259.276.684.668,75. However, this significant increase in fundraising has not been accompanied by proportional growth in the number of *muzakki*.

The lack of awareness and understanding of *zakat* obligations among the public is one of the reasons why *zakat* collection has not yet reached its full potential. This issue does not arise from ignorance regarding the obligation itself, but rather from limited knowledge of when a person becomes eligible to pay *zakat*. As income increases, a person is more likely to meet their basic needs, once these are fulfilled and a financial surplus exists, *zakat* becomes obligatory. Nevertheless, many people remain hesitant to pay *zakat*. Educational attainment influences how individuals understand *zakat* and shapes their social attitudes and behavior. Insufficient *zakat* literacy whether from formal education, religious study groups, or general preaching reduces public interest in fulfilling *zakat* obligations.

Indonesia, as the country with the world's largest Muslim population and one of the ten largest economies, holds enormous potential in the field of *zakat*. This research examines how education level and income level influence the public's interest in paying *zakat* at LAZISMU Magelang. Several essential aspects concerning the determinants of people's interest in paying *zakat*, particularly education and income, form the basis of this research. This research is crucial for contributing to better *zakat* management, especially in regions such as Magelang. *Zakat* is one of the core pillars of Islamic teaching and holds significant potential for wealth redistribution and the improvement of social welfare. However, this potential remains underutilized due to gaps in understanding and community interest in fulfilling *zakat* obligations. Education plays a vital role in shaping a person's comprehension of *zakat* procedures, eligible recipients, and its socioeconomic benefits. The higher the level of education, the better one's understanding of *zakat* and its importance.

In addition to education, income level is another key variable that must be examined. *Zakat* as a financial obligation depends on a person's economic capacity. Income level not only determines the ability to pay *zakat* but also influences expenditure priorities and awareness. This research seeks to identify whether income level directly affects the public's willingness to pay *zakat*, particularly in communities with varying income levels. This research also holds strategic value for *zakat* institutions such as LAZISMU, as it may assist them in formulating more effective approaches to increase public participation in *zakat* payment. By understanding how education and income levels influence *zakat* interest, LAZISMU can design targeted programs, such as awareness campaigns, education, and improved service channels, that align with local community needs.

Efforts to optimize *zakat* collection in Indonesia continue to face challenges related to public awareness and participation, particularly in regional *zakat* institutions such as LAZISMU Magelang. As *zakat* functions not only as a religious obligation but also as a social instrument for poverty alleviation, understanding the factors that influence community interest in paying *zakat* becomes increasingly important. Education and income are often viewed as determinants of *zakat*-paying behavior, yet their effects may vary across social contexts. Strengthening this understanding is crucial for developing strategies that improve *zakat* compliance and enhance the effectiveness of *zakat* institutions. Therefore, the main objective of this research is to determine the extent to which education level and income level affect the public's interest in paying *zakat* at LAZISMU Magelang.

Methodology

The research method conducted in this research employs a quantitative approach. Quantitative research is grounded in the positivist paradigm and is designed to examine specific populations or samples. Sampling is generally performed through random procedures, and data collection relies on research instruments that produce numerical or statistical data for the purpose of testing predetermined hypotheses. In this research, the quantitative method is applied to assess the influence of education levels and income levels on community interest in paying *zakat* at LAZISMU Magelang. Data collection techniques that may be utilized include surveys using structured questionnaires and systematic observations. Statistical tools such as hypothesis testing and regression analysis, are then used to process and interpret the collected data. The data-gathering process adopts a descriptive quantitative approach. According to Arikunto, a descriptive quantitative method does not aim to test specific hypotheses, rather, it is used to describe the actual conditions of a variable as they are.

Results and Discussion

A considerable number of previous research have examined the factors influencing individuals' interest in paying *zakat*. Ayuningtyas and Sari (2020) investigated *muzakki* interest at BAZNAS Semarang City and found that among the three variables studied, service quality, religiosity, and accountability, service quality was the only factor that significantly influenced interest, contributing 69%. Their findings highlight the importance of institutional service performance in shaping public willingness to pay *zakat*. This research relates to the present research in its focus on factors that influence *zakat* interest, although the research settings and variables differ, as the current research emphasizes education and income levels.

Tho'in and Agus (2019) analyzed the influence of income level, education level, and religiosity on *zakat* interest at LAZIS Solo. Their findings indicate that income level had no effect on interest, while education level and religiosity showed significant influence. This supports the relevance of education as a key determinant, aligning with the variables examined in this research, although the research location and institutional context differ.

Mus'ab (2012) examined religiosity, income level, and service quality in influencing interest in paying *zakat maal* at LAZIS NU Yogyakarta. His findings show that all three factors significantly affect public interest. This research shares conceptual similarities regarding the income variable, though it differs in institutional scope and includes religiosity and service attributes not explored in the present research.

Pristi and Setiawan (2019) focused on income and religiosity as determinants of *muzakki* interest in paying professional *zakat* in Ponorogo Regency. Their research concludes that higher income levels increase interest in paying professional *zakat*. Although similar in examining income level, their work differs in the type of *zakat* and research context.

Nugroho and Nurkhin (2019) researched religiosity, income, and *zakat* knowledge, with age as a moderating variable, among *muzakki* at the Ministry of Religious Affairs in Semarang Regency. Their findings state that income and *zakat* knowledge significantly influenced interest, while religiosity does not. Their research also includes variables, income and knowledge (as a proxy for education), that correspond to the current research, though the research setting and additional moderators differ.

Nurullaily, Aini, and Silmy (2024) explored education, income, and awareness, with religiosity as a moderating variable, in relation to public *zakat* interest. Their findings indicate that education significantly enhances *zakat* interest, as higher education improves understanding of *zakat* religious and social importance. This

aligns with the present research's emphasis on educational attainment, although the research locations and additional variables differ.

Nasution (2017) examined education, income, and awareness in the context of BAZNAS Medan. The research found that income positively affects interest in paying *zakat*. The similarity lies in the education and income variables, although the research area differs.

Yafi (2019) researched education, religiosity, and income in Tambakaji Village, Semarang City. The findings reveal that all three variables significantly influence the Muslim community's interest in giving *zakat*. His research corresponds to the present research in examining education and income but differs in geographical focus and additional religiosity variable.

Tanjung et al. (2023) analyzed the influence of *zakat* understanding, income, and altruism on *zakat* compliance among Muslim entrepreneurs in North Labuhanbatu Regency. They concluded that all three variables simultaneously affect compliance. Although similar in using income as a variable, their work addresses business *zakat* specifically, which differs from the focus of this research.

Finally, Kartika (2020) examined the effect of income on *zakat* interest at BAZNAS Salatiga with awareness as an intervening variable. The research found that income has a significant effect on *muzakki* interest. While this aligns with the current variable of income, the research location and the use of an intervening variable distinguish it from the present research.

Descriptive Findings of the Education Level Variable (X1)

The education level variable was measured using four statement items with five response alternatives (STS, TS, N, S, SS). The descriptive results indicate that the majority of respondents expressed agreement with statements related to the importance and understanding of *zakat*. Item X1.1 shows that 56% strongly agree and 25% agree that paying *zakat* is a religious obligation, while only 9,5% disagreed. This suggests that awareness of *zakat* obligatory nature is high among LAZISMU Magelang *muzakki*. Item X1.2 reveals that 45,2% agree and 17,9% strongly agree that they possess adequate knowledge of *zakat*, while 23,8% remain neutral. These responses imply that most respondents recognize the importance of understanding *zakat*, although a portion still exhibits uncertainty. Item X1.3 indicates that 46,4% agree and 21,4% strongly agree that they frequently receive *zakat*-related information. Only 8,3% disagreed. This suggests that access to *zakat* information is relatively good in Magelang. Item X1.4 shows that 46,4% agree and 31% strongly agree that the quality of religious education they have received enhances their understanding of *zakat*. This highlights the role of religious education in shaping *muzakki* awareness. Overall, the descriptive results

demonstrate that respondents generally have strong religious knowledge and awareness relevant to *zakat* obligations.

Descriptive Findings of the Income Level Variable (X2)

The income level variable consists of two items measuring financial planning and perceived financial burden. Item X2.1 shows that 36,9% agree and 20,2% strongly agree that they plan their monthly expenses carefully. Only 7,1% disagreed. This reflects responsible financial management among *muzakki*. Item X2.2 indicates mixed perceptions, 21,4% disagreed that their expenses are burdensome, while 14,3% agreed and 10,7% strongly agreed. Most respondents (40,5%) remained neutral. This suggests varying levels of financial pressure among the community.

Descriptive Findings of the Interest in Paying Zakat Variable (Y1)

The Y variable measures respondents' interest and motivation in paying *zakat* at LAZISMU Magelang. Item Y1.1 shows that 39,3% agree and 15,5% strongly agree that they are interested in paying *zakat* at LAZISMU. Only 6% disagreed. This indicates strong institutional trust. Item Y1.2 reveals that 41,7% agree and 28,6% strongly agree that they have a strong desire to pay *zakat* regularly, showing stable commitment among *muzakki*. Item Y1.3 shows that 47,6% strongly agree and 33,3% agree that paying *zakat* yields spiritual and social benefits. This highlights the motivational role of perceived benefits.

Validity Test

The validity test (r-count vs. r-table = 0.215, df = 82) shows that all statement items have r-count values greater than 0.215. Therefore, all items for variables X1, X2, and Y1 are valid and suitable for further analysis. Thus, all indicators adequately measure their respective constructs.

Table 1. Validity Test

Item	r-count	r-table	Result
X1.1	0.890	0.215	Valid
X1.2	0.874	0.215	Valid
...	...	...	...
Y1.3	0.889	0.215	Valid

Source: Data Processed

Reliability Test

Cronbach's Alpha was used to assess internal consistency. Each variable exceeds the 0.60 threshold, indicating that the instrument is reliable.

Table 2. Reliability Test

Variable	Cronbach's Alpha	Result
X1	0.911	Reliable
X2	0.623	Reliable
Y1	0.820	Reliable

Source: Data Processed

Normality Test

Using the Kolmogorov–Smirnov test:

Sig = 0.200 > 0.05

→ The residuals are normally distributed.

→ The regression model fulfills the normality assumption.

Multicollinearity Test

Multicollinearity is absent when Tolerance > 0.1 and VIF < 10. Thus, X1 and X2 do not exhibit multicollinearity.

Table 3. Multicollinearity Test

Variable	Tolerance	VIF	Result
X1	0.609	1.642	No multicollinearity
X2	0.609	1.642	No multicollinearity

Source: Data Processed

Heteroscedasticity Test

Based on the Glejser test:

X1: Sig = 0.118 > 0.05 → No heteroscedasticity

X2: Sig = 0.404 > 0.05 → No heteroscedasticity

The model meets the homoscedasticity assumption.

Multiple Linear Regression Analysis

Regression equation:

Y = 2.195 + 0.606 X1 − 0.022 X2

Interpretation:

1. Constant (2.195)

    If X1 and X2 = 0, then interest in paying zakat equals 2.195.

2. Education level coefficient (0.606)

    Education level positively influences interest in paying zakat:

    → A one-unit increase in X1 increases Y by 0.606.

3. Income level coefficient (-0.022)

Income level has a negative but very weak influence:

→ A one-unit increase in X2 decreases Y by 0.022.

Since p = 0.848 > 0.05, the effect is statistically insignificant.

t-Test (Partial Test)

X1 (Education Level)

t-count = 11.244 > t-table = 1.663

Sig = 0.000 < 0.05

→ Significant positive effect

X2 (Income Level)

t-count = –0.192 < 1.663

Sig = 0.848 > 0.05

→ No significant effect

Thus, education level significantly increases interest in paying *zakat* and income level does not influence *zakat* interest.

Coefficient of Determination (R^2)

R = 0.846

→ Strong correlation between X1, X2, and Y.

R^2 = 0.715 (71.5%)

→ Education level and income level explain 71,5% of the variance in *zakat* interest.

→ The remaining 28,5% is influenced by variables outside this research (e.g. religiosity, institutional trust, service quality).

F-Test (Simultaneous Test)

F-count = 101.607

F-table = 3.11

Sig = < 0.001

Education level and income level together significantly affect interest in paying *zakat*. Even though income level individually is not significant, the combination of both variables contributes significantly.

The findings demonstrate that education level plays a crucial role in strengthening interest in paying *zakat*. Respondents with higher educational backgrounds tend to possess better understanding of *zakat* obligations, its calculation, and its social impact. This aligns with multiple earlier studies such as Tho'in & Agus (2019), Nurullaily et al. (2024), and Nasution (2017), all of which emphasize education as an important determinant of *zakat* participation.

On the other side, income level does not significantly influence *zakat* interest. Although income logically affects one's economic capacity, the statistical results

indicate that income alone does not determine whether individuals are interested in paying *zakat*. These findings support earlier research by Tho'in & Agus (2019), who also reported no significant effect of income on *zakat* interest.

The combined influence of education and income (F-test) shows that the two variables collectively contribute significantly, explaining 71,5% of the variance in *zakat* interest. This suggests that while income does not exert strong direct influence, it may still contribute indirectly in combination with education.

Furthermore, descriptive results reveal that respondents perceive *zakat* as a religious obligation, gain regular exposure to *zakat* information, and acknowledge strong spiritual and social benefits from paying *zakat*. These motivational factors may compensate for variability in income levels.

This research provides several important contributions to both theory and practice. Empirically, the research confirms that the level of education plays a crucial role in shaping individuals' interest in paying *zakat* within the LAZISMU Magelang context, demonstrating that educational attainment strongly enhances awareness and motivation to fulfill *zakat* obligations. Practically, the findings highlight the need for *zakat* institutions to strengthen educational and literacy initiatives particularly those related to *zakat* knowledge because these programs have proven effective in encouraging *muzakki* participation. Theoretically, this research broadens the understanding that income level alone cannot reliably predict *zakat*-paying interest, challenging the common assumption that financial capacity is the primary driver. From a policy perspective, the results suggest that LAZISMU Magelang would benefit from reinforcing community education efforts, implementing wider awareness campaigns, and expanding digital literacy outreach as strategic steps to increase public engagement in *zakat* payments.

The Influence of Education Level on the Public Interest in Paying Zakat at LAZISMU Magelang

The results of this research demonstrate that education plays a substantial role in shaping the public's interest in paying *zakat* at LAZISMU Magelang. Higher levels of education enhance individuals' comprehension of *zakat*, both as a religious obligation and as a mechanism for social welfare, thereby increasing their motivation to fulfill it consistently. Education also contributes to the formation of values such as empathy, social responsibility, and communal solidarity, which further encourage individuals to participate in *zakat* distribution. Exposure to religious learning and community-based activities strengthens these values and reinforces one's sense of duty toward *zakat*. Thus, individuals with stronger educational backgrounds tend to show greater awareness and commitment to fulfilling *zakat* obligations in a timely and structured

manner. These findings are consistent with prior research (Aulia, 2019; Kharisma & Jayanto, 2021; Ulum & Cahyono, 2020), which similarly identified education as a positive predictor of *zakat* interest.

The Influence of Income Level on the Public Interest in Paying Zakat at LAZISMU Magelang

The analysis further reveals that income level does not necessarily determine an individual's interest in paying *zakat*. A higher income does not automatically translate into stronger motivation to contribute, as various non-financial factors such as religious understanding, trust in *zakat* institutions, and internal spiritual values may exert a greater influence on decision-making. While financially capable *muzakki* have the means to pay *zakat*, insufficient awareness or weak trust in *zakat* management can reduce their willingness to participate. Conversely, many individuals with moderate or lower income still prioritize paying *zakat* due to strong religious conviction, social influence, or personal experience that reinforces the importance of *zakat* in promoting social justice. These personal and spiritual considerations often outweigh financial constraints. Additionally, some *muzakki*, regardless of income level, prefer distribution channels they perceive as more trustworthy, which further shapes their interest. Therefore, the interest in paying *zakat* is not exclusively tied to financial ability but emerges from a combination of awareness, religiosity, conviction, and institutional trust. This finding aligns with previous research (Tanjung & Anggraini, 2023; Tho'in & Marinim, 2019), which similarly conclude that income does not consistently predict *zakat*-paying interest.

Conclusion

This research concludes that the level of education plays a decisive role in shaping the public's interest in paying *zakat* at LAZISMU Magelang, as higher educational attainment strengthens understanding, awareness, and motivation to fulfill *zakat* obligations, thereby increasing participation. Conversely, income level does not show a significant effect, indicating that financial capacity alone is not a determining factor in encouraging *muzakki* to pay *zakat*. The overall model demonstrates that both variables collectively contribute substantially to variations in *zakat*-paying interest, while the remaining proportion is influenced by other factors beyond the scope of this research. These findings affirm that enhancing educational exposure and knowledge related to *zakat* is central to increasing public engagement with *zakat* institutions.

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