

# Determination of muzakki's interest on zakat in amil zakat institution

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## Abstract

This study aims to determine the factors behind the interest of donors in paying Zakat, Infaq and Shadaqah at LAZ Nurul Hayat and then test and analyze these factors to find the results of determination. The method in this study is a quantitative method, the subject of the study is a person who pays zakat (muzakki) at the Amil Zakat Nurul Hayat Institute. The data collection method using a questionnaire that was distributed to 100 respondents while the data analysis method used in this study was descriptive analysis and regression analysis. The results showed that the factors that influence the interest of donors in paying zakat, Infaq and Shadaqah in Nurul Hayat Semarang are promotion, distribution and transparency. Meanwhile, of the three variables that are most influential or the most dominant in the interest of donors in paying zakat infaq and shadaqah at the Amil Zakat Nurul Hayat Institution in Semarang are promotional variables. The results of this study are expected to be used as guidelines for the Amil Zakat Agency and the Amil Zakat Institution in making programs to increase the number of muzaki and the receipt of zakat funds.

**Keywords:** Distribution, Promotion, Transparency, Zakat

**JEL Classification:** D64

## INTRODUCTION

Islamic Sharia in its application is manifested in social aspects as the basis for creating an order to achieve the welfare of the world and the hereafter which is expected to spread benefits to the implementers of Islamic sharia with the surrounding community environment (Kuncoro, 2017). Thus, it is customary for Islam to say that a Muslim is best is one who can spread goodness, benefit to others. Some types of Islamic sharia that have social aspects and are beneficial for the surroundings are Zakat, Infaq and Shadaqah (ZIS) (Handayani, 2020).

The definition of zakat is the distribution of part of the amount of property from a person to several groups

who have the right to receive it. Whereas infaq and shadaqah are the giving of property in a broader sense without any provision of quantity and time, giving in a spontaneous and voluntary way (Supadie, 2012). Of the three types of worship that are bound by the amount (nishab) and time (haul) are zakat while those that are voluntary are infaq and shadaqah. These three forms of expenditure will be extraordinary intermediaries in the development of the people if managed properly (Utami, Kresnawati, Saud, & Rezki, 2017).

According to Islamic law and the prosperity of the people, zakat, infaq and shadaqah have a very important role. In economic terms, the transfer of part of the amount of property from someone who belongs to the rich class to the group who does not have it, is called zakat (Supadie, 2015). This means that when people fulfill zakat, the person who receives zakat can use it for consumption or production. Thus, through light capital, zakat funds can help the role of the government in terms of welfare of its underprivileged people.

In order to maximize the function of zakat funds in the welfare of the community, the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) are needed. Zakat management through the intermediary of the Amil Zakat Agency (BAZ) or the Amil Zakat Institution (LAZ) has many virtues including the regularity and order of muzakki is more controlled, avoiding the lack of confidence of mustahiq, management and distribution are easier and more efficient and fall into the category of continuity between Islamic teachings and government institutions (Kuncoro, 2017). There are several things that affect the successful implementation of zakat. Among them are the policies of the government that have a commitment to the implementation of zakat and sanctions are needed for those who violate, amil zakat consists of credible and competent personnel, honest, clean and transparent government and vice versa the unsuccessful implementation of zakat is caused by the government that does not care, amil zakat has no competence and a dirty and corrupt government (Supadie, 2015). One of the Amil Zakat Institutions that will be discussed is LAZNAS Nurul Hayat. LAZNAS Nurul Hayat has legality based on the Decree of the Minister of Religious Affairs No. 244 of 2015 concerning the granting of Nurul Hayat permits as a National Amil Zakat Institution (LAZNAS). The Nurul Hayat Institute has a target of realizing professional empowerment for the independence of the Indonesian people (Dadang, 2021). In maintaining his greatest trust, LAZ Nurul Hayat puts forward an open report to every element. To find out the implementation of transparent zakat management practices, every year Nurul Hayat carries out financial audits through independent assessments.

Based on a pre-research survey, which was carried out at Nurul Hayat, it was found that the funds raised at LAZNAS Nurul Hayat Semarang were in the form of zakat (fitrah and mall), infaq, shadaqah for the process of collecting funds from muzakki given the option of being allowed via transfer or from amil to pick up to muzakki. The central office of LAZNAS Nurul Hayat is in Perum IKIP Gunung Anyar B-48 Surabaya, one of whose branches is in Semarang City, is a new branch, which was established in 2011. Although it is classified as a new branch, the acquisition of zakat infaq shadaqah funds every month reaches 500 million and one year reaches 6 billion, with the acquisition of so many can offset other branches that have been established earlier (Dadang, 2021).

The collected zakat infaq and shadaqah funds are then distributed to mustahik who have been conceptualized in the entire Nurul Hayat program. Then some of Nurul Hayat's marketing movement efforts were carried out through advertising on social media and print media. LAZNAS Nurul Hayat received an award in 2017 was named the best LAZNAS in the zakat

growth category and in 2018 was named the National best LAZNAS and in 2019 received the National best LAZNAS award in the zakat utilization category (Dadang, 2021).

The awarding of successive awards from 2017 to 2019 cannot be separated from the contribution of muzakki who always participate in joining as donors at LAZNAS Nurul Hayat, one of which is donors from the LAZNAS Nurul Hayat Semarang branch, a new branch whose rapid development can keep up with other branches that have been established earlier. Based on the description above, this research will analyze the Determination of Muzakki's Interest at the Nurul Hayat Amil Zakat Institute (LAZNAS) Semarang.

## **LITERATURE REVIEW**

### **The Concept of Zakat**

Zakat in terms of language has the meaning of "sanctifying", "growing", or "developing" (Yurista, 2017). Meanwhile, in terms of the term syara zakat, it means the issuance of a certain amount of property with predetermined provisions and then given to those who according to syara are entitled to receive it. Paying zakat is an obligation for every Muslim. Based on the type of zakat, it is grouped into two, namely zakat jiwa zakat harta (Wibisono, 2015).

Zakat harta according to fiqh scholars has three categories of grouping requirements (Supadie, 2015), namely the first category is the category of requirements for people who are obliged to zakat. The one who is obliged to zakat is a free person, that is, a person not in the power of others and vice versa is a servant of sahaya. In terms of law, sahaya servants do not have property, so according to fiqh experts, sahaya servants have no obligation to pay zakat. Then the next condition put forward by the Hanafi School is to be baligh and sensible.

According to them, every zakat paid by muzakki, muzakki is entitled to receive his zakat reward, while young children and lunatics are classified as people who have the right to merit. Another reason is that zakat has the main purpose of helping the poor and the embodiment of gratitude for the favors that Allah SWT has given.

The second category of conditions is property that must be dizakatkan, the conditions include that the property is full property or perfect property, that is, the power of the property is under the control of the person who is obliged to zakat. Furthermore, that the property is not dependent on someone else and the last is that the property is developed means that the property can be managed and developed for profit and can be utilized. Next is enough and one nishab, meaning that the property that must be dizakati has a minimum limit on the amount of property, including having exceeded basic needs, being free from debt and having passed one year.

The third category of conditions is the legal requirement for zakat. With regard to the order in which zakat is carried out, it begins with intention, as has been agreed by fiqh scholars that zakat is a type of worship and every worship must begin with intention. Then it is ownership, as the fiqh scholars have agreed that for the validity of zakat, the property issued for zakat belongs to the person who is entitled to receive it.

### **Muzakki's Interest**

The definition of interest, based on the Big Dictionary of Indonesian, is the heart's great desire for something, such as the existence of passion and passion. While the definition of interest according to the term, is defined as a mental unity consisting of a combination of

feelings, expectations, stances, prejudices that lead a person to something specific. So it can be concluded that interest is a phenomenon of a person's soul because of the focusing of attention, thoughts, feelings of pleasure to the object that is the goal, the essence of this understanding is the inclination of the individual to **do** activities to achieve certain goals. This is the fundamental understanding of interest, while the definition of interest according to Bachmid et al, cited by Andi Triyawan is an awareness of fulfilling zakat mall based on the provisions of sharia that have been set, such as nishab, haul and how to distribute it appropriately, this is the implementation of muzakki's obedience to the order to pay zakat (Triyawan, 2016).

Factors influencing donors' interest in paying zakat infaq shadaqah include: *First*, Promotion, Advertising is a form of promotion that produces reciprocity, and is nonpersonal which is pursued through media such as radio, print, direct mail or email, is in the nature of explaining promotions also sourced from ideas, goods or services by a sponsor that has been understood. According to Fiqhyani and prasetyo cited by Itaq Pangestu in his thesis, advertising in Islam should be based on sharia. Rasulullah SAW strongly does not allow this type of advertising when done in an excessive way and eliminates weakness and damage from some goods, because this can affect the arrival of blessings (Pangestu, 2016).

Advertising has several objectives according to Pangestu (2016), including having an information function, namely promotion that is carried out at the beginning of marketing a product to be attractive to be used as the first request. The second goal is to have a persuasive function, which is to support competitiveness, with the aim of forming selected demand in a particular brand. Third, as a reminder, specifically for established products and the fourth as a reinforcement in order to convince consumers, that the product of their choice has become the right choice. The influence of advertising on the economy includes, as a buying and selling transaction activity, providing profits to advertising agencies, providing job opportunities, becoming one of the promising businesses, becoming a prestigious profession, bringing in large regional taxes and increasing product marketing.

Second, distribution is a step of distributing goods or services to other parties for certain reasons. So, in terms of distribution zakat, it means a step to convey or deliver zakat to the group that has the right to receive it, so that there is a hope that it can make the life of zakat recipients more established and not lacking to meet their needs. There are two ways that can be taken directly to the mustahik or through the zakat institution which will be distributed to the mustahik (Syahriza, 2019).

For the distribution of Zakat, Infaq and Shadaqah funds so that they are right on target and can be utilized optimally according to Muhammad Daud Ali quoted by Syahriza (2019) said that the utilization of zakat fund allocations can be classified into four types, namely the first one is tardisional consumptive which means zakat, infaq and shadaqah funds that are distributed to mustahik so that they are used directly, The second is creative consumptive which means that zakat, infaq and shadaqah funds are distributed in various other forms, the next is in the traditional productive form of zakat distributed in the form of productive goods and the fourth is creative productive, which is given in the form of capitalization.

Third, transparency, the broad definition of transparency according to Hood cited by Itaq Pangestu (2016), is to carry out a role by providing decisions, regulations and information that is visible externally. Hood also mentioned that the concept of transparency includes events related to inputs, outputs and outcomes and transparency of open processes about

transformations that take place between inputs, outputs and outcomes, then real-time transparency such as information available retroactively.

In the discussion of financial transparency, what is meant is the obligation required of an institution to provide financial statements that avoid misinformation to outside parties. This understanding is in accordance with PP No. 24/2005, Appendix II: Conceptual Framework of Government Accounting No.35, which is related to the concept of reliability that the information contained in financial statements must avoid the notion of deviating material errors, providing exposure to data in accordance with the facts as they are and can be verified (Pangestu, 2016).

The concept of reliability is influenced by the uncertainty of the types that have been recognized and considered in the financial statements. Nonetheless, an institution will still provide an official structure of acceptable accounts after the institution's activities with the aim of being in accordance with what the community expects. Thus, transparency will always trigger institutions to explain to the public the overall information about how the process and its implementation in financial statements to complete the prerequisites for reliability quality.

#### Previous Research

Fiqhyany & Prasetyo (2014) in their research stated that integrated marketing communications (variables of advertising, public relations, direct marketing, and personal sales) simultaneously affect the intention of muzakki to pay zakat, Infaq, shadaqah funds at the Nurul Hayat Foundation, Tuban Branch. Likewise, research conducted by Satria (2019) resulted in that the service quality variable did not have a significant effect on the donor decision variable, while the promotion variable on the donor's decision had an impact or influence on the donor's decision. Meanwhile, Yazid (2017) explained that Ministry, Religiosity, Institutional Image has an influence of 40.1% on muzakki's interest in fulfilling zakat at Nurul Hayat Jember Branch.

In contrast to the case study in Baznas Yogyakarta, it is stated that the regulatory variable trust variable has a significant influence. But variable Baznas products do not significantly affect muzakki's interest in zakat payments (Triyawan & Aisyah, 2016). Plus Naniayah's research (2019) which states Religiosity has no significant effect, trust is influential and significant, the image of institutions is insignificant and services have no significant effect.

#### **METHODOLOGY**

The research method used in this study is a quantitative method which is to break down and limit phenomena into measurable ones so that general categories can be applied to all subjects or situations that are broader and similar (Silalahi, 2017). The data in this study are from primary data and secondary data. Primary data was obtained from direct answers from donors who paid Infaq and shadaqah zakat funds at LAZNAS Nurul Hayat Semarang by filling out a questionnaire. Meanwhile, secondary data was obtained from the LAZNAS Nurul Hayat Semarang document related to the number of active Zakat Infaq Shadaqah Donors at LAZNAS Nurul Hayat Semarang.

The population used in this study was Muzakki who paid zakat at the Nurul Hayat Amil Zakat Institution (LAZ) Semarang Branch. with a total of 2,439 people. The sample selection technique used in this study is purposive sampling, where in sample selection, researchers

choose sample members based on criteria that have been determined by the researcher (Sudaryono, 2019). The reason for using the purposive sampling technique is that each sample has different thoughts and circumstances in the problem under study even though it is in the same criteria. So, in this study, researchers used 100 respondents with the criteria of people who had paid zakat at the Semarang branch of LAZ Nurul Hayat.

The data collection method in this study is by direct observation to muzakki by distributing questionnaires or direct questionnaires and documentation techniques. The questionnaire was compiled by researchers with a closed questionnaire, which is a questionnaire consisting of structured questions including respondent data, religiosity factors, trust factors, service factors and muzakki interest factors. This questionnaire is measured using a likert scale to measure the attitudes, opinions and perceptions of a person or group about social events or symptoms (Sudaryono, 2019). Respondents can choose alternative answers that have been provided. The alternative answers in this questionnaire show the numbers 1 'strongly disagree', 2 'disagree', 3 'neutral', 4 'agree', and 5 'strongly agree'.

The variables in this study consisted of dependent variables, namely interest in paying zakat and independent variables, namely promotion, distribution and transparency. The analysis used is validity test, reliability test, regression analysis, and multiple regression analysis.

## RESULTS AND DISCUSSION

### Descriptive Analysis

Descriptive statistics are used to find out about the picture of the variables in the study. The descriptive statistical test can obtain information, namely: mean or average, maximum standard deviation or the highest value in the data and the minimum or lowest value in the data.

Table Descriptive statistics

	N	Minimum	Maximum	Sum	Mean	Std. Deviation
Promosi	100	14	25	2090	20,90	2,607
Distribusi	100	6	15	1193	11,93	1,816
Transparansi	100	6	30	2380	23,80	3,590
Minat_bayar	100	13	25	2149	21,49	2,276
Valid N (listwise)	100					

The explained in detail each variable as follows:

First, the promotion variable consists of 5 question items. With an ordinal scale of 5, a maximum total number of  $5 \times 5 = 25$  is generated. The results of the respondent's research on the promotion variable resulted in a minimum value of 14 respondents and a maximum value of respondents of 25. The average value (mean) of the promotion variable is 20.90 with a standard deviation of 2.607. Looking at the average results, it can be said that the quality of the data obtained for the promotion variable is quite good or has an even distribution of data because the average value is greater than the resulting standard deviation value.

Secondly, the distribution variable consists of 3 question items. With an ordinal scale of 5, a maximum total number of  $3 \times 5 = 15$  is generated. The results of the respondent's research on the distribution resulted in a minimum value of 6 respondents and a maximum value of 15. The mean value of the distribution variable is 11.93 with a standard deviation of 1.816. Looking

at the average result, it can be said that the quality of the data obtained for the Distribution variable is quite good or has an even distribution of data because the average value is greater than the resulting standard deviation value.

Third, the transparency variable consists of 6 question items. With an ordinal scale of 5, a maximum total number of  $6 \times 5 = 30$  is generated. The results of the respondent's study of the transparency variable resulted in a minimum value of 6 respondents and a maximum value of 30. The mean value of the transparency variable is 23.80 with a standard deviation of 3.590. Looking at the average result, it can be said that the quality of the data obtained for the transparency variable is quite good or has an even distribution of data because the average value is greater than the resulting standard deviation value.

Fourth, the Pay Interest variable consists of 5 question items. With an ordinal scale of 5, a maximum total number of  $5 \times 5 = 25$  is generated. The results of the respondent's study of the pay interest variable resulted in a minimum value of 13 respondents and a maximum value of respondents of 25. The average value (mean) of the variable interest pays 21.49 with a standard deviation of 2.276. Looking at the average result, it can be said that the quality of the data obtained for the Pay Interest variable is quite good or has an even distribution of data because the average value is greater than the resulting standard deviation value.

**Hypothesis Test**  
**Regression Test**

Hypothesis testing is performed using data processing in the SPSS program. Below will be presented data on the results of processing.

Table Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	5,900	1,374		4,293	,000
Promotion	,360	,069	,413	5,251	,000
Distribution	,197	,098	,157	2,009	,047
Transparency	,240	,048	,379	5,021	,000

The model equation is as follows:  $\hat{Y} = 5,9 + 0,36 X_1 + 0,197 X_2 + 0,24 X_3$ . From the model shows that the regression coefficient has a positive direction as expected.

- a. The promotion coefficient has a positive direction towards interest in paying ZIS which means that better promotion will increase the interest of donors paying ZIS.
- b. The distribution coefficient has a positive direction towards the interest in paying ZIS which means that with a better distribution of ZIS funds, it will increase the interest of donors paying ZIS.
- c. The coefficient of transparency has a positive direction towards the interest in paying ZIS which means that with the disclosure of financial statements of ZIS funds better will increase the interest of donors paying ZIS.

## T Test

This test is carried out to determine partially (individually) free variables have a significant or insignificant effect on bound variables. The criteria in this test are as follows:

- a. If the probability  $> 0.05$  then the null hypothesis (H0) is accepted and Ha is rejected. This means that there is no influence between free variables and bound variables.
- b. If the probability  $< 0.05$  then the null hypothesis (H0) is rejected and Ha is accepted. This means that there is an influence between free variables and bound variables.

Based on the hypothesis testing that has been carried out, it can be explained as follows:

First, the effect of promotion on the interest of donors to pay ZIS in Nurul Hayat Semarang. Based on the results of the study obtained the value of the promotion coefficient of 0.36 with a probability value of 0.000 is smaller than the significant level used of 0.05 which means that the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted. Seeing these results, the promotion has a positive and significant effect on the interest of donors to pay ZIS in Nurul Hayat Semarang. The test was able to accept the first hypothesis, so that allegations that stated that promotion had a positive effect on the interest of donors paying ZIS in Nurul Hayat Semarang were accepted.

Second, the effect of distribution on the interest of donors to pay ZIS in Nurul Hayat Semarang. Based on the results of the study obtained the value of the distribution coefficient of 0.197 with a probability value of 0.47 is smaller than the significant level used of 0.05 which means that the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted. Seeing these results, the distribution has a positive and significant effect on the interest of donors to pay ZIS in Nurul Hayat Semarang. The test was able to accept the second hypothesis, so that the allegations that stated that the distribution had a positive effect on the interest of donors paying ZIS in Nurul Hayat Semarang were accepted.

Third, the effect of transparency on the interest of donors to pay ZIS in Nurul Hayat Semarang. Based on the results of the study obtained the value of the transparency coefficient of 0.240 with a probability value of 0.000 is smaller than the significant level used of 0.05 which means that the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted. Seeing these results, transparency has a positive and significant effect on the interest of donors paying ZIS in Nurul Hayat Semarang. The test was able to accept the third hypothesis, so that allegations that stated transparency had a positive effect on the interest of donors paying ZIS in Nurul Hayat Semarang were accepted.

## R<sup>2</sup> Test

Table R<sup>2</sup> Test  
Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. error of the estimate
1	,761 <sup>a</sup>	,580	,567	1,499

a: Independent Variable

b: Dependent Variable

The purpose and purpose of the coefficient of determination is to measure the magnitude of the ability of the regression equation model (independent of variables) to describe bound variables. Table 4.14 shows the value of R2 in the regression model one of 0.580 which means that 58% of the Interest of Donors paying ZIS can be explained by the independent variability



of promotion, distribution and transparency while the remaining 42% of the interest of donors paying ZIS can be explained by other factors.

The results of testing against the research hypothesis consist of three hypotheses.

	Statement	Description
H1	Promotion factors have a significant effect on the Muzakki's interest of ZIS	The hypothesis is accepted
H2	Distribution factors have a significant effect on the Muzakki's interest of ZIS	The hypothesis is accepted
H3	Financial transparency factors have a significant effect on the Muzakki's interest of ZIS	The hypothesis is accepted

Promotion factors have a significant effect on the Muzakki's interest of ZIS

Hypothesis one (H1) states that promotion has a significant effect on donor interest in paying ZIS is accepted. Based on the results of the Statistical Test, the calculated t value for the promotion variable (X1) is 5.251. Then it can be known that  $t_{count} > t_{table}$  and its significant value of 0.000 is less than 0.05. So it can be concluded that the promotion has a significant effect on the interest of donors paying ZIS in Nurul Hayat Semarang. In addition, the promotion of the donor's interest in paying zakat is positive because the value of the coefficient parameter is positive. So it can be concluded that the promotion has a positive and significant effect on the interest of donors paying ZIS.

Testing of promotional variables against donor interest shows that promotion affects ZIS donor interest. At LAZ Nurul Hayat in advertising is disseminated through brochures, banners, magazines and advertising media such as IG, FB, WA and so on. Not only that, promotions carried out personally between someone are also very helpful in influencing the interest of donors to pay ZIS funds, as is done in Nurul Hayat, through the medium of his business, namely the Aqiqah business, very effective as a promotional medium for the ZIS program, after someone orders Aqiqah is usually attached a brochure whose content explains Nurul Hayat with its various programs, besides that directly when coming to the Nurul Hayat Office is also usually given information personally and makes donors more interested in paying ZIS funds, because from personal promotions get to know more about the program at Nurul Hayat and its management.

The results of this study are in line with research conducted by Milla rahma fiqhyany and Ari prasetyo (2014) with the Influence of Integrated Marketing Communication on Muzakki's Intention to Pay Zakat Funds, Infaq, Shadaqah At the Nurul Hayat Foundation Tuban Branch the results of his research are Based on the results of this research, advertising carried out by the Nurul Hayat Tuban Foundation through various media managed to attract the attention of muzakki to pay zakat, infaq, shadaqah at the foundation. The information and messages conveyed on the advertising media carried out by the foundation are clear, accurate, not excessive, easy to understand and trustworthy.

### **Distribution factors have a significant effect on the Muzakki's interest of ZIS**

Hypothesis two (H2) states that the distribution has a significant effect on the interest of donors paying ZIS in Nurul Hayat Semarang is accepted. Based on the results of the Statistical Test, the calculated t value for the distribution variable (X2) is 2.009. Then it can be known that  $t_{calculate} > t_{table}$  and its significant value of 0.047 is less than 0.05. So it can be concluded that the distribution has a significant effect on the interest of donors paying ZIS in Nurul Hayat

Semarang. In addition, the distribution of the donor's interest in paying zakat is positive because the value of the coefficient parameter is positive. So that it can be concluded that the distribution has a positive and significant effect on the interest of donors paying ZIS in Nurul Hayat Semarang.

Testing the distribution variables against the interest of donors paying ZIS shows that distribution affects the interest of donors paying ZIS. It has been explained in previous research, namely by Sarwo Eddy Wibowo and Lisbet Situmorang Mulawarman regarding Economic Sociology Analysis in the Management and Distribution of Social Funds A Comparative Study Between the Infaq Sadaqah Zakat Fund (ZIS) and the Collector Fund, explained that the more reliable the management of ZIS funds, the more reliable the distribution of zakat funds that have been collected (Wibowo, 2020). It has been mentioned in LAZ Nurul Hayat Semarang the distribution of zakat funds in several domains, namely education, social, health and economy. By looking at institutions that have been well conceptualized in their management and distribution, this has a positive impact on the interest of donors to pay and ZIS at LAZ Nurul Hayat.

### **Financial transparency factors have a significant effect on the Muzakki's interest of ZIS**

Hypothesis three (H3) states that transparency of financial reporting has a significant effect on the interest of donors paying ZIS in Nurul Hayat Semarang is accepted. Based on the results of the statistical test, the calculated t value for the transparency variable (X3) is 5.021. Then it can be known that  $t_{count} > t_{table}$ , and its significant value of 0.000 is less than 0.05. So it can be concluded that transparency has a significant effect on the interest of donors to pay ZIS in Nurul Hayat Semarang. In addition, transparency in the interest of donors in paying zakat is positive because the value of the coefficient parameter is positive. So that it can be concluded that transparency has a positive and significant effect on interest in donors paying ZIS in Nurul Hayat Semarang.

Testing the transparency of financial reporting on the interest of donors to pay ZIS shows that transparency of financial reporting affects the interest of donors in paying zakat infaq shadaqah. The openness of an institution is an important reason a donor chooses an institution as a place to distribute funds. The expression of the majority of donors who actively pay ZIS at LAZ Nurul Hayat has given full confidence to LAZ Nurul Hayat, because there is real evidence of distribution that is easily known and according to the priority of mustahik needs. Thus, donors do not hesitate to continue the transaction of paying ZIS funds at Nurul Hayat Semarang.

In a zakat institution, it is necessary to have disclosure of available information so that parties who want to find information can access it easily. At LAZ Nurul Hayat Semarang provides access to information about ZIS fund reports through print and social media. The results of this study are in line with a study conducted by Itaq Pangestu 2016 with the title of research Analysis in Factors Affecting Muzakki's Motivation to Pay Zakat at the Semarang City Amil Zakat Institution, showing that there is a significant influence of transparency on the level of zakat fund receipts at the Amil Zakat Institution in the Semarang City.

## **CONCLUSION**

This research examines and analyzes the determination of the interest of donors to pay ZIS at LAZ Nurul Hayat Semarang. Based on the test results and discussions that the author

presents, it can be concluded that the factors that affect the interest of donors in paying ZIS funds at Nurul Hayat Semarang are promotion, distribution and transparency. The results of the test of each variable, namely the first promotion has a significant and positive effect on the interest of donors to pay ZIS in Nurul Hayat Semarang, the second distribution has a positive effect on the interest of donors to pay ZIS in Nurul Hayat Semarang. Then according to the results of the study to donors, the distribution of zakat funds is allocated first for the economic realm, which is for education and social and the rest is health. Furthermore, the results of the third variable test, namely transparency, positively affect the interest of donors to pay ZIS in Nurul Hayat Semarang.

The conclusion of the three factors above is that the most influential or most dominant factor in the interest of donors to pay ZIS in Nurul Hayat Semarang is promotion. The statement is seen from the statistical t value, promotion produces the highest value of the three factors, namely with a statistical t value of  $5.251 > 1.946$ .

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