

THE INFLUENCE OF FAMILY ECONOMIC CONDITIONS, ZAKAT AWARENESS, AND REFERENCE GROUPS ON THE INTEREST IN PAYING ZAKAT MAL

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Abstract: The Effect of Family Economic Conditions, Zakat Awareness, and Reference Groups on Interest in Paying Zakat Mal. This research aims at examining the effect of family economic conditions, zakat awareness, and reference groups on the interest in paying zakat mal. The population of this study is the *muzaki* in Yogyakarta Special Region. Using a purposive sampling, 156 respondents were involved through an online questionnaire distribution. The instrument was tested using the validity and reliability tests. Prerequisite tests include normality, multicollinearity, and heteroscedasticity. The data were analyzed by simple regression analysis and t-test. The results of this study show that family economic conditions do not affect interest in paying zakat mal whereas zakat awareness and the reference groups have positive effects on interest in paying zakat mal. Thus, it can be said that increasing awareness of zakat and support from reference groups can increase interest in paying zakat mal. Meanwhile, the improvement of the family's economic condition has no impact on increasing interest in paying zakat mal.

Keywords: Kondisi Ekonomi Keluarga, Kesadaran Berzakat, Kelompok Referensi, Minat Pembayaran Zakat Mal

Abstrak: Pengaruh Kondisi Ekonomi Keluarga, Kesadaran Berzakat, dan Kelompok Referensi Terhadap Minat Pembayaran Zakat Mal. Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh kondisi ekonomi keluarga, kesadaran berzakat, dan kelompok acuan terhadap minat membayar zakat mal. Populasi penelitian ini adalah para muzaki di Daerah Istimewa Yogyakarta. Dengan menggunakan purposive sampling, terdapat sampel sebanyak 156 responden yang diperoleh dalam pengumpulan data melalui distribusi kuesioner secara online. Instrumen kuesioner telah diuji validitas dan reliabilitasnya. Uji prasyarat meliputi normalitas, multikolinearitas, dan heteroskedastisitas. Data dianalisis dengan analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa kondisi ekonomi keluarga tidak berpengaruh terhadap minat pembayaran zakat mal, sedangkan kesadaran berzakat dan kelompok acuan berpengaruh positif terhadap minat pembayaran zakat mal. Dengan demikian, dapat dikatakan bahwa peningkatan kesadaran berzakat dan dukungan kelompok referensi dapat meningkatkan minat pembayaran zakat mal. Sementara itu, peningkatan kondisi ekonomi keluarga tidak memiliki dampak terhadap peningkatan minat pembayaran zakat mal.

Kata kunci: Kondisi Ekonomi Keluarga, Kesadaran Berzakat, Kelompok Referensi, Minat Pembayaran Zakat Mal

INTRODUCTION

Zakat is the third pillar of Islam. In terms of language, zakat comes from the word *zaqa* which means growing, clean, blessed, and good. Meanwhile, when viewed from the term, zakat is a certain part of the property

that Allah requires to be given to those who are entitled (Qardhawi, 2011: 34). Zakat can be defined as part of the assets/wealth of a certain group (*muzaki*) that must be paid when it has reached a certain time (*haul*) and a certain amount (*nisab*) to be distributed to

a predetermined group (*mustahik*) and paid solely because of Allah SWT (Puskas BAZNAS, 2019).

The existence of zakat which helps the economy of the lower class is considered in line with the Sustainable Development Goals (SDGs) formulated by the United Nations. The distribution of zakat supports various aspects formulated in the SDGs such as alleviating poverty and hunger, quality education, and water and sanitation assistance. In fact, according to BAZNAS (2017) zakat has a wider role than the goals of the SDGs. The role of zakat in the SDGs is also supported by Law No. 23 of 2011 concerning Zakat Management. In this law, it is stated that zakat is a religious institution that aims to improve justice and public welfare. The study of Puskas BAZNAS in 2018 showed that zakat can narrow the *mustahik* income gap by 78%. In line with this research, Puskas BAZNAS in 2019 stated that the existence of zakat can help the state in alleviating people from poverty by 3.68 years faster. Furthermore, the Puskas BAZNAS calculated general poverty indicators in 2019. From this calculation, it is known that with zakat assistance, the number of poor people, poverty gaps, income gaps, and poverty severity generally decreases (Puskas BAZNAS, 2020).

Indonesia is the country with the largest Muslim population in the world. A report

issued by the National Committee for Islamic Finance in 2019 shows that the Muslim population in Indonesia is 87% of the total population. It means that Indonesia has a very large zakat potential. A report issued by the National Sharia Finance Committee in 2019 shows that Indonesia's zakat potential in 2018 reaches 233 trillion rupiahs. This amount is equivalent to 1.56% of Indonesia's Gross Domestic Product (KNKS, 2019).

Asfarina, Ascarya, and Beik (2019) also measure the potential of zakat in Indonesia by using the method of *fiqh* in the form of classical methods and contemporary methods. In addition, two scenario approaches are used, namely an optimistic scenario and a realistic scenario. The calculation according to the classical method with an optimistic scenario approach shows that the potential for zakat in Indonesia is 69 trillion rupiahs. When viewed from contemporary methods with the same approach, the potential for zakat in Indonesia is IDR 217 trillion. Meanwhile, the calculation of the realization of zakat funds based on classical methods and contemporary methods with realistic scenarios shows very different results from the estimated calculations. The classical method shows that the realization of zakat in Indonesia is only 13 trillion rupiahs, while the realization according to the contemporary method is only 74 trillion rupiahs.

The study conducted by Asfarina et al (2019) shows that there is still a very large gap between the potential and the realization of zakat in Indonesia. There are 56 trillion rupiahs and 143 trillion rupiahs of zakat that have not been realized based on classical methods and contemporary methods. Research by Canggih, Fikriyah, and Yasin (2017) stated that the realization of zakat receipts in Indonesia during 2011-2015 was still less than 1% of the existing potential.

The lack of zakat realization is also supported by data on zakat collection recorded by BAZNAS and the *amil* zakat institution in 2017 of 6.2 trillion rupiahs (Puskas BAZNAS, 2018). These results show that only 2.8% of zakat has been collected from the highest zakat collection potential (217 trillion rupiahs) and 47% from the lowest potential calculation (13 trillion rupiahs). In the following year, Puskas BAZNAS released data that zakat collection only reached 3.4% of the 233 trillion rupiahs of potential Indonesian zakat in 2018 (Puskas BAZNAS, 2019). Afiyana et al (2019) also stated that there was a significant disparity between the nominal potential of zakat and its realization. Judging from the financial reports of various *amil* zakat institutions in Indonesia, such as the Badan Amil Zakat Nasional, Rumah Zakat, Dompot Dhuafa, and Aksi Cepat Tanggap, the percentage of zakat realization in Indonesia in 2014-2018 is

less than 1% of the existing zakat potential. When compared to other countries, Malaysia for example, Indonesia's zakat achievement is still very far away. The country even managed to collect zakat almost 75% of the existing potential (PPZ, 2016).

As it is known, the payment of zakat mal is influenced by the ownership of each individual's property. Ownership of wealth contains legal consequences in the form of paying zakat mal (Ibrahim, 2015). According to Yusuf Qardhawi (2011), the wealth owned by a Muslim can be burdened with zakat if it meets the following conditions: definite and full ownership (*almilkuttam*), growing (*an-namaa*), exceeding basic needs, free from debt, reaching *nisab*, and reached one year (*al haul*). *Muzaki*'s wealth is closely related to the level of income, expenses, and family finances. These three things refer to the economic conditions of the family.

Each family has different economic conditions. When viewed from BPS data in September 2019, the number of poor people in Indonesia was 24.79 million or around 9.2%. This means that there are more Indonesians who fall into the capable category. Especially when viewed from the number of the Indonesian Muslim population, which reached 87% according to the report of the National Sharia Finance Committee in 2019. These two conditions should make zakat receipts in Indonesia very

large. However, the real data shows the opposite fact. The community has not fully paid zakat on their property ownership.

The calculation of zakat mal based on the condition of property causes differences in the amount of zakat that is borne by each muzaki. The greater the amount of property owned, the more the amount of zakat mal that must be paid by *muzaki* and vice versa. Therefore, the economic conditions of *muzaki* will affect the amount of zakat mal payments.

Although a *muzaki* is aware of the obligations attached to him and the consequences for paying zakat mal, however, the various studies above show that not all muzaki perform these obligations. This is because not all *muzaki* have awareness of zakat, namely a condition where *muzaki* takes the initiative to pay zakat voluntarily and without coercion from others. This low awareness of zakat indicates that the individual's knowledge and understanding of zakat mal are still low. To build this awareness, *muzaki* needs knowledge, guidance, and reminders of the provisions of zakat. In addition, another factor that can increase awareness of zakat is improving the governance and reputation of *amil* zakat institutions (Hudaifah et al, 2020). Therefore, *amil* zakat institutions and related authorities often carry out *da'wah*, religious lectures, public consultations, seminars, training, and

hold question sessions both directly and through various platforms to increase public awareness in paying zakat mal. However, Mudhofaroh's research in 2015 stated that the marketing and promotion strategies carried out by zakat institutions had not been carried out optimally in increasing awareness of paying zakat mal.

The behavior of the community in carrying out an activity or making decisions is influenced by one of them by a reference group. This reference group provides standards (norms or values) that can be a determining perspective on how someone thinks or behaves (Wuryandari, 2014). The thoughts, understanding, and behavior of the reference groups become a reference for individuals in responding to a certain matter. Individuals tend to follow what the reference groups say and do. People have the motivation in issuing zakat, but ignorance of the calculation and conditions of zakat causes them to neglect this obligation. This is a common mistake, both the government, the management of zakat institutions, scholars, community leaders, and muzaki who neglect their respective functions. Zakat institutions, community leaders, and scholars are considered to be lacking in delivering information and socializing zakat mal (Muliati and Cheriah Rasyid, 2019).

The existence of the gap phenomenon and various research results above regarding

the potential and benefits of zakat in Indonesia and the theory of the influence of reference groups underlie the need for further research on the influence of family economic conditions, zakat awareness, and reference groups on interest in paying zakat mal. The purposes of this research are as follows: (1) to find out and analyze the influence of family economic conditions on interest in paying zakat mal; (2) to find out and analyze the influence of zakat awareness on interest in paying zakat mal; and (3) to find out and analyze the influence of reference groups on interest in paying zakat mal.

LITERATURE REVIEW

Theory of Planned Behavior

This study uses the Theory of Planned Behavior as the grand theory. This theory states that humans have rational properties that are used to process the information they obtain and understand the impact that may be caused as a basis for deciding to perform certain behaviors (Ajzen, 2005: 118). Furthermore, Ajzen explained that individuals behave because of their intentions, namely how much the individual intends to do something. The intention will capture the motivation so that it affects behavior. Therefore, the higher the intention, the higher the resulting behavior.

In his theory, Ajzen stated that several factors influence an individual's intention to do something, namely as follows. First, attitude toward the behavior which refers to an individual's evaluation to assess the behavior to be displayed, whether positive or negative. Second, subjective norms related to the individual's perception of acceptance and encouragement from the social environment. Third, perceived behavioral control which relates to individual beliefs about things that inhibit and support behavior.

Interest in Paying Zakat Mal

Interest is an impulse that causes one's attention to be tied to a particular object (Jahja, 2015). Interest is usually closely related to a person's psychological condition. Interest in paying zakat mal can be interpreted as a psychological condition in which a person feels interested and willing to carry out zakat payment activities based on his wealth. There are four indicators that can be used to measure a person's interest in paying zakat mal (Ferdinand, 2009: 129) namely (1) Explorative interest, which is a condition that describes an individual's interest in seeking information about zakat mal; (2) Transactional interest, namely the tendency of individuals to carry out zakat mal payments which are their obligations; (3) Preferential interest, namely the condition where individuals have a preference for

paying zakat mal; and (4) Referential interest, namely the tendency of individuals to influence others to do the same thing to pay zakat.

Family Economic Conditions

Economic is also often interpreted as the way individuals meet their daily needs (Hasan, 2008: 336). Abdulsyani (2002: 12) defines economic conditions as the position of individuals in a group which is determined by the type of economic activity, income level, education level, age, type of residence, and wealth owned. Referring to those definitions, the family economic conditions can be interpreted as conditions that can be seen and measured regarding activities to fulfill family household needs. These conditions are related to family finances, including the level of family income and expenditure.

Sudarsono (1990) stated that the measurement of family economic conditions can use objective indicators, namely as follows: (1) occupation and level of position held by family members; (2) income in the form of salary, wages, or other results obtained from the work; (3) possession of valuables; and (4) meeting the economic needs of the family.

H1: Family economic conditions have a positive effect on interest in paying zakat mal.

Zakat Awareness

Hasibuan (2012: 193) defines awareness as “The attitude of a person who voluntarily obeys all regulations and is aware of his duties and responsibilities.” Zakat awareness has the meaning of a situation where someone pays zakat which is his obligation voluntarily and without coercion from others. There are four indicators of a person's zakat awareness based on Soekanto (2002) and Nuryana (2016), namely: (1) knowledge of *muzaki* regarding the obligation to pay zakat; (2) *muzaki* understanding related to zakat obligations; (3) the attitude of *muzaki* contains a tendency to make certain assessments regarding the obligation to pay zakat; and (4) the frequency of paying zakat.

H2: Zakat awareness has a positive effect on interest in paying zakat mal.

Reference Groups

Morrisan (2005: 130) defines reference groups as all groups that influence a person's behavior, either directly or indirectly. Shinta (2011: 49) defines a reference group as a person or group that is considered a basis for comparison for someone in forming values and attitudes. From the two definitions above, it can be concluded that a reference group is a person or group whose attitudes and thoughts influence the interests and decisions of individuals to pay zakat mal according to their obligations.

Reference groups can be in the form of formal or informal organizations, both large and small in size. Reference groups may consist of: (1) people who know deeply, such as family, relatives, or friends; (2) known people without a deep connection, such as work clients; and (3) groups of people who are admired, usually in the form of artists or figures (Sjaroni, Noveria, and Edi Djunaedi, 2019: 72).

This study uses 5 indicators of reference groups according to Engel (2012: 259), they are: (1) reference groups knowledge; (2) the credibility of the reference groups; (3) experience from reference groups; (4) the activeness of reference groups; and (5) the attractiveness of reference groups.

H3: The reference groups have a positive effect on the interest in paying zakat mal.

RESEARCH METHOD

Data Collection

In this study, the data was collected using an online survey. The questionnaire was created with the help of a google form and distributed online in the form of a link. There are 2 types of scale used, namely the Guttman scale for the variable of family economic conditions and the Likert scale for the variable of zakat awareness, reference groups, and interest in paying zakat mal. The Guttman scale used in this study consisted of

“yes” and “no” answers with the highest score of one and the lowest score of zero. Meanwhile, the Likert scale scores 1-4 to measure alternative answers for each variable indicator. There are 50 questions that used, consisted of 23 items in family economic conditions variable, 9 items in zakat awareness variable, 10 items in reference groups variable, and 8 items in variable of interest in paying zakat mal.

Population and Sample

In this study, the characteristics of the population used are Indonesian Muslim communities in Yogyakarta Special Region. Samples were taken using the purposive sampling technique. The respondents must meet the requirements to pay zakat mal in 2020-2021 namely: (1) full ownership of the property; (2) assets that have reached the *nisab* (minimum level of zakat); and (3) assets that have reached *haul* (minimum time limit for zakat ownership). Based on Lemeshow formula, the samples should include at least 96 respondents.

Instrument Validity and Reliability

In this study, the validity of the instrument was tested using the Pearson Product Moment Correlation. The calculation showed that there are 3 questions in family economic conditions were not valid. Those invalid questions then omitted

and excluded from the instrument. However, the instrument is still feasible to use because the questions are still sufficient to represent the indicators to be disclosed.

The reliability test used in this study is the Alpha Cronbach formula. The results are following.

Table 1. Reliability Test Results

Variables	Coefficient Alpha	Description
Family Economic Conditions (X1)	0,649	Enough
Zakat Awareness (X2)	0,891	High
Reference Groups (X3)	0,914	High
Interest in Paying Zakat Mal (Y)	0,870	High

Data Analysis Techniques

The data analysis technique used in this study is quantitative associative, that is, this technique is used to determine the relationship between two or more variables (Sugiyono, 2010: 12). The first analysis used in this study was descriptive statistics which included the minimum value, maximum value, average, and standard deviation of the existing variables.

The second analysis was classical assumption test. It consisted of: (1) normality test to measure whether the distribution of the

sample in the study was normal or not by using One Sample Kolmogorov-Smirnov Test; (2) Multicollinearity test to determine whether or not there is a correlation between the independent variables in the regression model by using Variance Inflation Factor (VIF) and tolerance value; and (3) Heteroscedasticity test to see whether there is a similarity of residual variance from one study to another (Ghozali, 2016: 105) by using Rank Spearman. The third analysis used was hypothesis test by using multiple linear regression analysis.

RESULTS AND DISCUSSION

Respondents in this study were Muslims communities in Yogyakarta Special Region who meet the requirements to pay zakat mal. It involved 156 respondents who filled out the questionnaire in the previously distributed google form. There were 51% of men and 49% of female respondents. When viewed from their jobs, 10% work as traders; 1% is farmers/laborers; 38% is civil servants/TNI/Polri; 8% is retirees; and 9% are self-employed. Meanwhile, as many as 34% work in other fields.

Based on the monthly income, there are 84% of respondents have income of 5,461-10 million per month, 12% earn 10-20 million per month and the rest 4% are respondents who earn more than 20 million per month.

Table 2. Descriptive Statistical Analysis

Variables	N	Min	Max	Mean	Std. Dev
Family Economic Conditions (X1)	156	0	15	8.63	2.669
Zakat Awareness (X2)	156	14	36	31.74	4.433
Reference Groups (X3)	156	11	40	34.29	5.931
Interest in Paying Zakat Mal (Y)	156	9	32	26.52	4.669

The statistic tendency category shows that *muzaki*'s economic conditions and zakat awareness are in the sufficient level; the reference group is very influential to how respondents' values; and that the respondents' interest in paying zakat mal is high.

Normality Test

Based on this test, the significance value is greater than 0.05, it can be concluded that the research data is normally distributed.

Table 3. Normality Test Results with Kolmogorov-Smirnov

Var.	Kolmogorov-Smirnov Z	Sig.	Information
Residual	0.709	0.696	Normal

Heteroscedasticity Test

The results of the heteroscedasticity test showed that the three variables had a

significant value above 0.05. Therefore, it can be concluded that there is no heteroscedasticity in this research variable.

Table 5. Heteroscedasticity Test Results with Rank Spearman

Variables	Sig.	Information
Family Economic Conditions (X1)	0.491	There is no heteroscedasticity
Zakat Awareness (X2)	0.488	There is no heteroscedasticity
Reference Groups (X3)	0.053	There is no heteroscedasticity

Hypothesis Test

The hypotheses were tested using multiple regression analysis and showed the following results.

Table 6. Multiple Linear Regression Analysis

Model	Regression Coefficient	t count	Sig.
Constant	-0.855	-0.546	0.586
Family Economic Conditions (X1)	0.015	0.185	0.854
Zakat Awareness (X2)	0.535	7.620	0.000
Reference Groups (X3)	0.299	5.737	0.000

Table 7. Adjusted R² Analysis

R	R Square	Adjusted R Square
0.829	0.687	0.681

Based on the results above, the equation model of multiple linear regression analysis is as follows.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = -0,855 + 0,015 X_1 + 0,535 X_2 + 0,299 X_3$$

The constant value -0.855 indicates that if the family's economic conditions, zakat awareness, and the reference groups are 0, then the interest in paying zakat mal is - 0.855. The adjusted R Square value of 0.681 means that 68.1% of the variance in the interest of *muzaki* in paying zakat mal can be explained by the variables of family economic conditions, zakat awareness, and the reference groups. Meanwhile, the rest 31.9% is explained by variables other than the independent variables in this study.

The regression coefficient of 0.015 in family economic conditions variable shows the level of influence of family economic conditions on interest in paying zakat mal. An increase of 1 unit of family economic conditions will increase interest in paying zakat mal by 0.015 with the assumption that other variables are being constant. Meanwhile, the value of t_{count} shows 0.185. When compared with t_{table} for N of 156 which is worth 1.654, then t_{count} is smaller than t_{table}

($t_{count} < t_{table}$). In addition, the significance value of 0.0845 is greater than 0.05. Both of these things indicate that there is no significant effect between the family economic conditions and the interest in paying zakat mal. Thus, the first hypothesis is not supported.

Regression coefficient in zakat awareness variable is 0.535 which means that if there is an increase in zakat awareness by 1 unit, there will also be an increase in interest in paying zakat mal by 0.535 units with the assumption that other variables are being fixed. Then the calculation of the t_{count} of the zakat awareness variable and interest in paying zakat mal is 7.620. This value is greater than t_{table} which has a value of 1.654 ($t_{count} > t_{table}$) with a significance value of 0.000 which is smaller than 0.05 ($0.0 < 0.05$). Therefore, it can be concluded that there is a positive and significant effect between zakat awareness and the interest in paying zakat mal. Thus, the second hypothesis is supported.

A regression coefficient of 0.299 in reference groups means that if there is an increase in the reference groups by 1 unit and it is assumed that the other variables are being fixed, then this will increase the interest in paying zakat mal by 0.299. In addition, the resulting t_{count} value of 5.737, where if the value is compared with t_{table} of 1.654, then t_{count} is greater than t_{table} ($t_{count} >$

t_{table}). The significance value of 0.000 is smaller than 0.05 ($0.000 < 0.05$). Both of these things indicate that there is a significant effect between the reference groups and the interest in paying zakat mal. Thus, the third hypothesis is supported.

The Influence of Family Economic Condition on Interest in Paying Zakat Mal

The result of the study does not support the first hypothesis which states that family economic conditions have a positive effect on interest in paying zakat mal. The family economic condition is not able to influence the interest in paying zakat

The family economic condition is a condition that shows the activity of fulfilling the needs of the family household. This condition is related to employment status, income, and expenditure levels, as well as the number of assets owned. Economic condition is the basis for calculating zakat mal which is the responsibility of every *muzaki*. The better the economic condition of the *muzaki*, the more the amount of zakat mal that must be paid.

The result of this study is in line with the finding of Nur and Zulfahmi (2018) that income increase does not lead to the increase of zakat mal payment. Increasing interest in paying zakat mal may occur due to other factors, such as knowledge and trust of *muzaki* towards zakat institutions. Pratikto

(2017) states that promotion, transparency, service quality, and religiosity are factors that affect the increase in the value of zakat, infaq, alms, and endowments of *muzaki*. Meanwhile, economic conditions do not affect on increasing the value of zakat, *infaq*, alms, and endowments of *muzaki*.

According to Purwatiningsih (2021: 90-94), an increase in income and wealth will also increase the amount of additional consumption. Therefore, although there is an increase in the family economic conditions, it does not increase the interest in paying zakat mal. Thus, to increase interest in paying zakat mal, the increase in family economic conditions must also be accompanied by an increase in the value of religiosity, awareness, and serious efforts to control the level of family consumption.

The Influence of Zakat Awareness on Interest in Paying Zakat Mal

The result of the study supports the second hypothesis that zakat awareness has a positive effect on interest in paying zakat mal. If the zakat awareness increases, the interest in paying zakat mal will also increase. In other words, the higher a person's awareness of zakat, the higher his interest in paying zakat mal.

The result of this study is in line with Fathuddin's research (2018) which shows that there is a positive and significant

influence between awareness and compliance in paying zakat. In addition, the result in this study is also in line with research by A. Faiz (2019) which states that the variable level of public awareness has an effect of 20% on the implementation of zakat.

Zakat awareness is the attitude or behavior of a Muslim who knows and obeys the existing zakat rules and regulations. A person's zakat awareness can be seen from the knowledge, understanding, attitude, and intensity of zakat payments. In this study, the *muzaki* attitude indicator has the highest value compared to other indicators. This shows that an increase in the tendency of *muzaki* to assess the consequences of zakat obligations will increase their interest in paying zakat mal. Meanwhile, the lowest value is in the indicator of the intensity of zakat payments. This is because although the level of knowledge, understanding, and attitude of *muzaki* is high, the payment of zakat mal has not been carried out routinely and periodically by *muzaki*. In addition, the amount of zakat they pay is not greater than the previous period.

The Influence of Reference Groups on Interest in Paying Zakat Mal

The result of the study supports the third hypothesis which states that the reference groups have a positive effect on the interest in paying zakat mal. If the influence of the

reference group increases, the interest in paying zakat mal will also increase. In other words, the higher the influence of the reference groups, the higher one's interest in paying zakat mal.

A reference group is a person or group whose attitudes and thoughts influence an individual's interests, behavior, and decisions, either directly or indirectly. Reference groups can take the form of formal or informal organizations, both large and small in size. The existence of reference groups has several influences on individuals, including informational influence, normative influence, and value expression influence. Individuals tend to follow what the reference group says and does. If the reference groups owned by *muzaki* are people who pay zakat mal, then interest in paying zakat mal will also increase. The result of this study is in line with the research of Md. Saddam Hossain, Khan Mehedi Hasan, and Sarif Mohammad Khan (2020) entitled "Factors Influencing Proper Zakah Payment in Dighalia Upazila of Khulna District, Bangladesh" where the performers of Hajj, people who try to adhere to Islamic rules and regulations more sharply, association members, and religious communities play a role in influencing the increase in *muzaki's* interest in paying zakat.

Reference groups variable can be seen from the indicators of knowledge, credibility,

experience, activeness, and attractiveness of reference groups. In this study, the greatest value is in the credibility indicator of the reference groups. The higher the value of public trust in the zakat information provided by the reference groups, the higher the public's interest in paying zakat mal. Meanwhile, the lowest value of the reference groups variable is found in the indicator of the activity of the reference groups. Thus, one of the steps that can be taken to increase interest in paying zakat mal is to increase socialization and information about zakat, both directly and through social media.

CONCLUSIONS AND SUGGESTIONS

Based on the results of the research described in the previous, the following conclusions can be drawn.

1. Family economic conditions do not affect the interest in paying zakat mal. This means that the high or low economic conditions of the family-owned by the *muzaki* will not affect the interest in paying zakat mal.
2. Zakat awareness has a positive and significant effect on interest in paying zakat mal. The higher the level of awareness of zakat, the higher the interest in paying zakat mal.
3. The reference groups have a positive and significant impact on the interest in paying zakat mal. The higher the influence of the

reference groups, the higher the interest in paying zakat mal.

Based on the conclusions that have been described above, the suggestions that can be given for future improvements are as follows.

1. For *Amil* Zakat Institutions

- a. The study show that the exploratory interest indicator has the lowest score on the variable of interest in paying zakat mal, *amil* zakat institutions can create applications or features to always update information related to the standard price of gold, grain, and rice which is used as the basis for calculating the *nisab*. This is needed so that people do not experience confusion in calculating the amount of zakat mal which is their dependent. With this method, it is hoped that *muzaki's* exploratory interest can increase so that it can increase interest in paying zakat mal.
- b. The low score of the zakat mal payment intensity indicator on the zakat awareness variable can be managed by providing an online zakat mal payment feature to facilitate *muzaki*. *Amil* zakat institutions can offer online zakat mal payment features to ease *muzaki*. *Amil* zakat institutions can also cooperate with digital payment providers so that *muzaki* can quickly and easily access and make zakat payments. With this

step, it is hoped that the intensity of *muzaki* in paying zakat can increase.

- c. The lowest score of the reference groups variable was on the indicator of the activeness of the reference groups. Therefore, *amil* zakat institutions can cooperate with reference groups to invite people to pay zakat. This invitation can be through various activities such as studies or via social media owned by reference groups. *Amil* zakat institutions can also make reference groups as zakat ambassadors.

2. For Next Research

Further researchers can expand the research by investigating other variables that have not been examined in this study, such as the variables of promotion, service, and transparency of the *amil* zakat institution, as well as the trust of *muzaki* to the *amil* zakat institution. In addition, further researchers are also expected to increase the number of samples and use alternative data collection method such as interview to provide better insight. It is how to find the right solution so that zakat absorption in Indonesia can be maximized.

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