

ANALYSIS OF FACTORS AFFECTING MUZAKKI MOTIVATION IN PAYING PROFESSIONAL ZAKAT (Case Study on State Civil Servant in Cilacap Regency)

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ABSTRACT

This study aims to analyze the factors that influence the motivation of muzakki in paying professional Zakat on the State Civil Servant of Cilacap Regency. The factors studied were religiosity, government regulations, service quality, institutional trust, income, knowledge of Zakat, level of Zakat promotion, accountability, and transparency. This study uses a quantitative approach with multiple linear regression analysis. The population in this study are State Civil Servants in Cilacap who are Muslim and have distributed professional Zakat. The sampling method used in this study is the accidental sampling method. In this study, a questionnaire was used, both filled out offline and online using Google Forms, with a total of 223 respondents. The results of this study indicate that the variables of religiosity, knowledge, and transparency significantly positively affect the motivation of muzakki of the State Civil Servant in Cilacap Regency in paying professional Zakat. Government regulation variables, service quality, income level, promotion level, and accountability have no significant effect on the motivation of the Cilacap Regency State Civil Servant muzakki in paying professional Zakat. Meanwhile, the institutional trust variable significantly negatively affects the motivation of the State Civil Servant of Cilacap Regency to pay professional Zakat.

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1. INTRODUCTION

Poverty is a pressing concern, particularly in communities facing economic challenges.¹ It reflects limited income sources for individuals and underscores the inadequacy of existing income streams to fulfill essential needs.

Highlights the potential of poverty to create significant problems, necessitating poverty alleviation.² In response, Allah mandated zakah as a cornerstone of Islam, obligating those who can afford it to support the poor, thereby addressing material needs and reducing poverty. The

¹ Ardito Bhinadi, *Penanggulangan Kemiskinan Dan Pemberdayaan Masyarakat* (Yogyakarta: CV Budi Utama, 2017).

² Yusuf Qardawi, *Hukum Zakat Studi Komparatif Mengenal Status Dan Filsafat Zakat Berdasarkan Qur'an Dan Hadits* (Bogor: PT Mitra Kerjaya Indonesia, 2004).

importance of zakah in alleviating poverty cannot be overstated, benefiting Muslims and non-Muslims alike.

Zakat has the meaning of purity, growth and development, and cleanliness. In the context of Zakat, it is important to note that it is a mandatory act in Islam involving specific conditions set by Allah SWT to distribute a portion of one's wealth to those in need. By giving Zakat, Muslims can purify their wealth, seek forgiveness, and strengthen their faith. Once a certain threshold, known as *nishab*, is met, providing this support to eligible recipients becomes obligatory.³

Indonesia, home to the world's third-largest Muslim population, boasts substantial zakah development potential. Over 85% of the population identifying as Muslim, Indonesia is a pivotal player in zakah expansion. Data from the Ministry of Religion as of 8th October 2021 ranks Central Java Province third in the Muslim population, with 35,577,909 Muslims. West Java leads with 44,374,684 Muslims, and East Java follows with 39,554,069.

Central Java Province's Islamic Zakat Index (IZN) stands at 0.52 (considered satisfactory), while Baznas Cilacap Regency's IZN is 0.66 (also satisfactory). Baznas Cilacap Regency's remarkable achievement in winning the Best Zakah, Infaq, and Sadaqah (ZIS) Growth category in 2021 underscores the consistent growth in zakah collection from 2017 to 2020, as seen in Table 1:

Table 1. Collection of Zakat Baznas Cilacap Regency in 2017-2020

No	Year	Amount
1	2017	Rp. 932.972.034
2	2018	Rp. 3.871.445.221
3	2019	Rp. 8.458.485.853
4	2020	Rp. 12.220.445.149

³ Abdul Ghofur Ruslan, *Konsep Distribusi Dalam Ekonomi Islam* (Yogyakarta: Pustaka Pelajar, 2013).

Source: Data from Baznas Kab. Cilacap. Processed (2021)

Based on the table above, the Zakat collection in Cilacap Regency experienced very good growth. Where in 2017-2018, there was a growth of 75.9%. In 2018-2019, 54.2% and in 2019-2020 of 30.8%. The next thing is that the zakat collection is a top priority in the growth of national Zakat. Another important thing that must be considered is the potential of Zakat, and the following is the potential of Indonesian Zakat based on the IPPZ study.

With income zakah being the most promising sector, researchers aim to analyze factors influencing muzakki's (zakat payers') motivation to contribute professional zakah, focusing on state civil servants in Cilacap Regency. This research explores variables including religiosity, government regulations, service quality, institutional trust, income, zakah knowledge, zakah promotion levels, accountability, and financial transparency.

This study complements previous research by Farikha Amil Ahaq and Nunung Ghoniyah, exploring compliance behavior in zakah payments and examining factors like muzakki attitudes, subjective norms, religiosity, intentions, and behavioral control as moderators.⁴ Ridlwan and Ajib's research considered factors such as religiosity, psychological, social, and government regulations.⁵ Sanep and Hairunnizam's study examined factors like age, marital status, education

⁴ Farikha Amilahaq and Nunung Ghoniyah, 'Compliance Behavior Model of Paying Zakat on Income Through Zakat Management Organizations', *Share: Jurnal Ekonomi Dan Keuangan Islam* 8, no. 1 (2019), <https://doi.org/10.22373/share.v8i1.3655>.

⁵ Ahmad Ajib Ridlwan and Raditya Sukmana, 'The Determinant Factors of Motivation to Pay Zakat in Regional Amil Zakat Agency of East Java,' *KARSA: Journal of Social and Islamic Culture* 25, no. 2 (7th January 2018): 334, <https://doi.org/10.19105/karsa.v25i2.1398>.

level, income level, and payment through salary deductions.⁶ This research expands the scope, exploring ten factors believed to influence muzakki motivation in contributing professional zakah, encompassing religiosity.

In conclusion, poverty and the need to increase muzakki, especially in the professional zakah sector, are intertwined. This sector represents a significant source of income for State Civil servants. Expanding the number of muzakki will positively impact zakah fund collections. Analyzing factors influencing muzakki motivation to contribute professional zakah is crucial, given the professional zakah's role in collecting zakah funds in Cilacap Regency. Based on the background above, the study is intended to "Analysis of Factors Affecting Muzakki's Motivation in Paying Professional Zakah (Case Study on State Civil Servant in Cilacap Regency)."

2. LITERATURE REVIEW

The following are some previous studies that examine professional Zakat, namely as follows:

The research of Farikha Amilahaq and Nunung Ghoniyah shows that muzakki attitudes, subjective norms, religiosity, and intentions significantly influence the behavior of paying zakat compliance. However, the behavioral control received does not affect behavior. Intention can be used as a var. mediator, particularly by perceived/perceived

behavioral control factors, which indirectly affect behavior⁵.

Nurkholis and Jayanto's research indicates that several factors, including religiosity, understanding of Zakat, income level, environment, accountability of Zakat management institutions, and socialization of Zakat management institutions, influence the motivation to contribute to ZIS.⁷ Additionally, Putra and Lestari suggest that income level, transparency, and trust motivate individuals to fulfill their zakat obligations.⁸ Meanwhile, Ridlwan and Ajib's research highlights that religiosity and psychological factors play a role in influencing people's motivation to pay Zakat, while social factors and government regulations do not have an impact on individuals' motivation to fulfill their zakat obligations.⁹

Hairunnizam et al. showed five factors: motivation to pay is influenced by age, marital status, education level, income level, and payment through salary

⁷ Nurkholis Nurkholis and Prabowo Yudo Jayanto, 'Determination of Motivation Muzakki Paying Zak at Zakat Management Institution (Case Study on MSME Owners)', *Journal of Applied Finance & Accounting* 7, no. 2 (20 April 2020): 17-28, <https://doi.org/10.21512/jafa.v7i2.6380>.

⁸ Wahyu Manuhara Putra and Endah Dwi Lestari, 'The Influence of Knowledge, Income Level, Transparency, and Trust in Muzakki's Interest to Pay Zakat through The Zakat Organization Outside Java and Java Island,' *Proceedings of the International Conference on Sustainable Innovation Track Accounting and Management Sciences (ICOSIAMS 2021)* 201, no. Icosiams 2021 (2022): 108-24, <https://doi.org/10.2991/aebmr.k.211225.017>.

⁹ Ridlwan and Sukmana, 'The Determinant Factors of Motivation to Pay Zakat in Regional Amil Zakat Agency of East Java'; Muhammad Syauqi, Muslich Anshori, and Imron Mawardi, 'Motivation to Paying Zakat: The Role of Religiosity, Zakat Literacy, and Government Regulations', *Al-Uqud: Journal of Islamic Economics* 6, no. 2 (2022): 276-94, <https://doi.org/10.26740/aluqud.v6n2.p276-294>.

⁶ Ahmad Sanep and Wahid Hairunnizam, 'Persepsi Agihan Zakat Dan Kesannya Terhadap Pembayaran Zakat Melalui Institusi Formal', *Jurnal Ekonomi Malaysia* 39 (2005): 53-69, http://journalarticle.ukm.my/7796/%5Chttp://www.ukm.my/penerbit/jurnal_pdf/JEM39-03.pdf.

deduction mechanisms.¹⁰ In addition, it was found that working women were more likely to pay Zakat for their profession. As for knowledge about Islam, awareness of income as wealth *ikhthilaf* and satisfaction in the distribution of Zakat have no significant effect.

Research conducted by Aan Zainul, Evi Rohmawati, and Miftah Arifin in 2019 titled "Professional Zakat Fundraising Strategy in Zakat Management Organizations (OPZ) in Jepara Regency." The results of this study show that professional Zakat is still not well understood by the people in Jepara; the obstacles faced by OPZ Jepara are the low level of understanding of community Zakat and the lack of zakat *amil* workers¹¹.

Research conducted by Ahmad Dedaat Saddam Alhaqqe in 2017 with the title "Zakat Management Strategy in an Effort to Increase Muzzaki Trust in the DKI Jakarta Amil Zakat, Infak, and Shodaqoh Agency (BAZIS). The result of this study is that muzakki lacks understanding and trust in BAZIS DKI Jakarta.¹² Andi Triyawan and Siti Aisyah conducted research entitled Analysis of Factors Influencing Muzakki Paying Zakat at BAZNAS Yogyakarta.¹³ The research

results show that trust and regulation affect the interest of muzakki in paying Zakat at BAZNAS Yogyakarta. In contrast, BAZNAS products do not affect the interest of muzakki in paying Zakat at BAZNAS Yogyakarta.

3. RESEARCH METHOD

The type of research used in this research is field research using quantitative methods. This quantitative method is identical to research that seeks causal relationships through data that has been collected in the form of numbers, including data collection, interpretation, and the results of processing the data. This study uses quantitative methods because it is intended to examine certain populations and samples. This research also uses multiple linear regression analysis. Collecting data using research instruments in the form of questionnaires to test the established hypotheses¹⁴. The population in this study is State Civil Servants in Cilacap Regency amounting to 10,839 (Cilacap Regency Government Personnel Data as of 2021). The sampling technique used is non-probability sampling, namely, not providing equal opportunities for population members to become samples. The research uses an accidental sampling technique, namely determining samples accidentally (accidentally) who happened to meet at that time. In this study, a questionnaire was used, both filled out offline and online using Google Forms, with a total of 223 respondents.

In this study, the independent variables consist of: religiosity (X1), government regulations (X2), service quality (X3), institutional trust (X4), income level (X5), knowledge of Zakat

¹⁰ W Hairunnizam and A Sanep, 'Kesedaran Membayar Zakat Pendapatan Di Malaysia', in *Islamic Economic and Finance Seminar, Universiti Utara Malaysia*, n.d., 29-30.

¹¹ Aan Zainul and Evi Rohmawati and Miftah Arifin, 'Strategi Fundraising Zakat Profesi Pada Organisasi Pengelola Zakat Di Kabupaten Jepara', in *Proceeding of Conference on Islamic Management, Accounting, and Economics*, vol. 2 (Universitas Islam Indonesia, 2019), <https://journal.uui.ac.id/CIMAE/article/view/13359>.

¹² Ahmad Dedaat Saddam Alhaqqe, 'Strategi Pengelolaan Zakat Dalam Upaya Meningkatkan Kepercayaan Muzakki Pada BAZIS DKI Jakarta' (UIN Syarif Hidayatullah, 2017).

¹³ Andi Triyawan, 'Analisis Faktor-Faktor Yang Mempengaruhi Muzakki Membayar Zakat Di BAZNAS Yogyakarta', *Islamic Economics Journal* 2, no. 1 (11 June 2016), <https://doi.org/10.21111/iej.v2i1.970>.

¹⁴ Sugiyono, *Meode Penelitian Kuantitatif, Kualitatif Dan R&D* (Yogyakarta: Alfabeta, 2012).

(X6), promotion level (X7), accountability (X8), and transparency (X9). In contrast, the dependent variable is motivation(Y).

4. RESULT AND DISCUSSION

4.1. Data Analysis Results

Data processing in this study uses the multiple linear regression method. Multiple linear regression analysis was performed because the independent variable was more than one. The data processing tool used by the author is SPSS software, which aims to obtain maximum results so that it can explain the variables studied in detail. The following are the results of the data analysis that the author has carried out:

4.1.1. Validity test

The validity test aims to determine the appropriateness of the items in a list of questions in defining a variable. The criterion used is if the $r\text{-count} > r\text{-table}$ value, then the instrument item is declared valid. The results of the validity test with an r table of 0.1308 and the calculated r obtained from the validity test results obtained a value of $r\text{-count} > r\text{-table}$, so all instrument items were declared valid.

4.1.2. Reliability

A reliability test is used to find out or show the consistency of a test in

measuring the same symptoms at different times and on different occasions. The criteria used are if the alpha value is at least 0.60, then the indicators in a variable can be reliable. The reliability test results show a Cronbach's alpha value of 0.885. Based on the table above, a Cronbach's alpha value > 0.60 is obtained, so all instrument items are declared reliable.

4.1.3. T-test

The t-test was employed to assess the significance of the impact of each independent variable on the dependent variable individually, using a significance level of 0.05. The evaluation criteria were twofold: first, if the calculated t-value (tcount) exceeded the critical t-value from the table (t table), the null hypothesis (H_0) was rejected, and the alternative hypothesis (H_a) was accepted, indicating a discernible influence of the independent variable on the dependent variable. Second, if the tcount was less than the t table value, H_0 was accepted, and H_a was rejected, suggesting no substantial influence of the independent variable on the dependent variable. The decision to accept H_a occurred when the tcount was greater than the critical t-value at a significance level of 0.05. The detailed outcomes of the t-test are presented in the accompanying t-test results table.

Table 2. T-test results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	Beta		
1 (Constant)	0.576	0.047		12,324	0.000
LNX1	0.289	0.028	0.373	10.502	0.000
LNX2	0.020	0.020	0.035	1.003	0.316
LNX3	0.016	0.039	0.020	0.411	0.681
LNX4	-0.078	0.038	-0.085	-2.081	0.038

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	Beta		
LNK5	0.024	0.021	0.040	1.121	0.263
LNK6	0.203	0.024	0.293	8.367	0.000
LNK7	0.044	0.033	0.057	1.348	0.178
LNK8	-0.002	0.035	-0.002	-0.053	0.958
LNK9	0.131	0.041	0.157	3.172	0.002

Source: Processed data (2022)

Based on the findings presented in Table 4.1, which displays the results of the t-test using a t-table value of 1.651 and the obtained t-test results, several conclusions can be drawn. Firstly, the religiosity variable (X1) yielded a tcount of 10.502, surpassing the t table value, leading to the rejection of H0 and acceptance of Ha, indicating a significant positive impact on the motivation of muzakki in paying professional Zakat. Secondly, the government regulation variable (X2) exhibited a tcount of 1.003, falling below the t table value, resulting in the acceptance of H0 and rejection of Ha, suggesting no significant effect on Muzakki's motivation. Similarly, the service quality variable (X3) with a tcount of 0.411 and the institutional trust variable (X4) with a tcount of -2.081 were both below the t table value, leading to the acceptance of H0 and rejection of Ha, indicating no significant effects. The income level variable (X5) with a t-count of 1.121 was also below the t-table value, implying no significant impact. Conversely, zakat knowledge (X6), with a tcount of 8.376, and transparency (X9), with a tcount of 3.172, exceeded the t table values, resulting in the rejection of H0 and acceptance of Ha, suggesting significant positive effects on muzakki's motivation. Meanwhile, the promotion level variable (X7) and accountability variable (X8)

showed no significant effects, as their t-counts (1.348 and -0.053, respectively) were below the t-table values. In summary, these t-test results provide insights into the varied influences of different variables on the motivation of muzakki in paying professional Zakat.

4.1.4. F-statistic test

The F-test is employed to assess whether the independent variables incorporated into the regression model collectively possess the capability to elucidate the dependent variable. The evaluation criteria are as follows: firstly, if the calculated F-value (F count) surpasses the critical F-value from the table (F table), the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. This indicates a statistically significant simultaneous contribution of the independent variables to the dependent variable. Conversely, if the F count is less than the F table value, H0 is accepted, and Ha is rejected, signifying a lack of simultaneous contribution from the independent variables to the dependent variable. The results of the F-test, which examines the collective explanatory power of the independent variables, will provide insights into the overall significance of the regression model in explaining the variance in the dependent variable.

Table 3. F Test Results

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.500	9	0.833	64.141	0.000
	Residual	8.146	627	0.013		
	Total	15.645	636			

Source: Processed data (2022)

Based on table 3 shows the results of the F test with an F table of 2,326 and an F-count of 64,141. Therefore, the value of $F_{count} > F_{table}$, it can be concluded that H_0 is rejected, and H_a is accepted, meaning that the independent variable (religiosity (X1), government regulation (X2), service quality (X3), institutional trust (X4), income level (X5), knowledge of zakat (X6), level of promotion (X7), accountability (X8), and transparency (X9).) have a joint effect on the dependent variable (motivation in paying professional Zakat).

4.1.5. Test of determination (R^2)

The determination test (R^2) is used to measure the relationship between independent variables and the dependent variable. The use of the Adjusted R^2 value is recommended because the Adjusted R^2 value can increase or decrease if one of the independent variables is included in the model. Adjusted R^2 is used to see what proportion of variation of the dependent variable is explained by the independent variable. The table of results from the R^2 test is as follows:

Table 4. Test Results of R Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.692 ^a	0.479	0.472	0.11398

Source: Processed data (2022)

Based on Table 4, it can be seen that the Adjusted R Square value is 0.472. This means that variations of the independent variables can explain 47.2% of the variation of motivation in paying professional Zakat. In comparison, other variables explained the rest ($100\% - 47.2\% = 52.8\%$).

4.2. Discussion of Research Results

4.2.1. The influence of religiosity affects the motivation of muzakki in paying professional Zakat.

The results showed that religiosity had a significant positive effect on muzakki's motivation to pay professional Zakat to State Civil Servants in Cilacap Regency. This is in line with attribution theory, where an individual's behavior is caused by various events encountered or can be influenced by various factors, namely internal and external factors. Behavior caused by internal factors includes personality, motivation, faith, knowledge, and ability, while factors outside the individual cause behavior caused by external factors. Religiosity is an internal factor that influences individual behavior. It is also in line with

the theory of planned behavior that connects beliefs or beliefs with attitudes. In this case, professional Zakat is paid as a form of belief or belief in our faith in Allah SWT. Where the belief is a subjective probability that behavior will have an impact on something definite, this shows that the higher the level of one's religiosity, which includes religious knowledge, religious beliefs, practicing religious rituals, religious experience, and religious behavior (morality), and socio-religious attitudes, the muzakki will be more motivated in paying professional Zakat.

4.2.2. *The influence of government regulations on the motivation of muzakki in paying professional Zakat*

The results showed that government regulations had no significant effect on the motivation of muzakki to pay professional Zakat to State Civil Servants in Cilacap Regency. This indicates that government regulations, in this case, as measured by compliance with zakat regulations and understanding of zakat regulations, do not motivate muzakki to pay professional Zakat because professional Zakat is deducted directly at each zakat management unit at each institution in order to facilitate the payment of Zakat for each State Civil Servant. The results of this study are not in line with the theory of planned behavior, which states that subjective norms through social pressure in the form of government regulations do not motivate State Civil Servants to pay professional Zakat.

4.2.3. *The influence of service quality on the motivation of muzakki in paying professional Zakat*

The results showed that service quality had no significant effect on the

motivation of muzakki to pay professional Zakat to State Civil Servants in Cilacap Regency. This was contrary to the concept of service quality presented by Tjiptono Fandy¹⁵ The fact that the quality of services provided by UPZ or LAZ was designed to meet the needs and desires of customers does not motivate State Civil Servants to pay professional Zakat. Thus, perceived service or perception of service does not motivate State Civil Servants to pay professional Zakat. How does LAZ or UPZ deliver timely, accurate, fast, and reliable services? How do they respond immediately and provide clear information? How does LAZ or UPZ foster trust?

4.2.4. *The influence of institutional trust on muzakki's motivation in paying professional Zakat*

The results showed that trust in the institution had a significant negative effect on the motivation of muzakki to pay professional Zakat to State Civil Servants in Cilacap Regency. The more people believe in the Zakat management institution, and the more people will be motivated to pay Zakat at the Zakat management institution. Empirically in the field, the level of public trust, in this case ASN in Cilacap Regency, is relatively low, so people's motivation to pay Zakat is not very good. Institutional trust can create transparency and then create a good image in the community where zakat funds are collected and given to zakat recipients optimally because muzakki believe that UPZ or LAZ is a strong desire of zakat givers to distribute Zakat to zakat organizations. Baznas distribute Zakat to mustahik because muzakki believes that

¹⁵ Fandy Tjiptono, *Strategi Pemasaran*, 4th ed. (Yogyakarta: Andi, 2015).

Zakat organizations are professional, trustworthy, and transparent. That way, people will have more confidence in the UPZ or LAZ. The Cilacap Regency Baznas needs to make institutional improvements so that the community will have more confidence in the institution. Trustworthy and transparent. That way, people will have more confidence in the UPZ or LAZ. The Cilacap Regency Baznas needs to make institutional improvements so that the community will have more confidence in the institution. Trustworthy and transparent. That way, people will have more confidence in the UPZ or LAZ. The Cilacap Regency Baznas needs to make institutional improvements so that the community will have more confidence in the institution.

4.2.5. *The effect of income level on muzakki motivation in paying professional Zakat*

The results of this study indicate that the income level has no significant effect on muzakki's motivation to pay professional Zakat to State Civil Servants in Cilacap Regency. This shows that the higher State Civil Servant income does not motivate them to pay professional Zakat because, in this case, professional Zakat is automatically deducted from the salaries of each State Civil Servant in each UPZ of each institution where they work. Zakat is deducted from gross taxable income in accordance with Government Regulation Number 60 of 2010 concerning Zakat or mandatory religious contributions that can be deducted from gross income. In addition, the results of the estimated monthly State Civil Servant expenditure can be seen in Table 1, which is associated with monthly income in Table 1, which is greater than the income they earn. The

level of income is an important factor in increasing the motivation to pay Zakat; income will affect a person's social status, especially to be found in a materialist and traditional society that values high socio-economic status toward wealth. Broadly speaking, income is the amount of assets at the beginning of the period plus changes in valuation that are not due to changes in capital and debt. Empirically in the field, the level of income has no significant effect on the motivation of muzakki in paying professional Zakat,

4.2.6. *The effect of zakat knowledge on muzakki motivation in paying professional Zakat*

The results showed that zakat knowledge had a significant positive effect on the motivation of muzakki in paying professional Zakat to State Civil Servants in Cilacap Regency. The results of this study are in line with the statement that human behavior is a choice of a number of developing understandings or doctrines.¹⁶ So that knowledge of Zakat, which includes basic knowledge of Zakat, knowledge of Zakat law, zakat procedures, and knowledge of the amount of professional Zakat, motivates State Civil Servants to pay professional Zakat. Knowledge is the basis of the material that has been received or the stimulus they receive. From the stimulus received, there is an awareness of paying Zakat. So it can be concluded that the higher the knowledge of Zakat, the higher the motivation of State Civil Servants in

¹⁶ Suyadi and Nanda, 'Pengaruh Pengetahuan Zakat Dan Kepercayaan Kepada Baznas Kabupaten Kampar Terhadap Minat Muzakki Membayar Zakat', *Management Studies and Entrepreneurship Journal (MSEJ)* 3, no. 3 (2022): 1672-83, <https://doi.org/10.37385/msej.v3i3.855>.

paying professional Zakat to State Civil Servants in Cilacap Regency. The results of this study support the research.¹⁷

4.2.7. *The effect of promotion level on muzakki motivation in paying professional Zakat*

The results showed that the level of promotion had no significant effect on the motivation of muzakki in paying professional Zakat to State Civil Servants in Cilacap Regency. Promotion is all activities intended to convey or communicate a product to the target market, to provide information about its features uses, and, most importantly, its existence, to change attitudes or to encourage people to act in buying a product. There are four elements of promotion, namely advertising, sales promotion, public relations, and personal selling. Although statistically, the promotion variable has no effect on the motivation to pay Zakat, every amil Zakat institution needs to carry out promotions to inform, influence, and persuade target customers and remind consumers of suggestions.

4.2.8. *The influence of accountability on muzakki motivation in paying professional Zakat*

The results showed that accountability had no significant effect on the motivation of muzakki in paying professional Zakat on State Civil Servant in Cilacap Regency. Although statistically, the accountability variable has no effect on the motivation to pay Zakat, every amil

zakat institution, in this case, the Cilacap Regency Baznas, still has to apply the principle of accountability in order to produce quality and reliable reports. Accountability is control over public organizations at the organizational level, which is intended to be the basis for providing explanations to various parties, both internal and external, who are interested in evaluating the actions taken by these public organizations.

4.2.9. *The effect of transparency on the motivation of muzakki in paying professional Zakat*

The results showed that transparency had a significant positive effect on the motivation of muzakki in paying professional Zakat on State Civil Servant in Cilacap Regency. Transparency is an important factor in increasing motivation to pay Zakat, and transparency is a prerequisite for healthier public participation because, without adequate information about budgeting, the public does not have the opportunity to know, analyze, and influence policies. The more transparent a policy is, the more supervision carried out by councils will increase as the community is also involved in overseeing the policy. This shows that the more transparent the amil zakat institution, the higher the motivation of muzakki to pay Zakat.

5. CONCLUSION

The results obtained from the administered tests yield noteworthy insights into the motivational dynamics of muzakki in fulfilling professional zakat obligations within the confines of the Cilacap Regency. Foremost, religiosity emerges as a pivotal determinant, displaying a statistically significant

¹⁷ Zul Fahmi and Mukhlis M.Nur, 'Pengaruh Pengetahuan, Pendapatan, Dan Kepercayaan, Terhadap Minat Muzakki Dalam Membayar Zakat Di Baitul Mal Kota Lhokseumawe', *Jurnal Ekonomi Regional Unimal* (LPPM Universitas Malikussaleh, 2018), <https://doi.org/10.29103/jeru.v1i3.592>.

positive influence. This observation suggests that individuals characterized by heightened religiosity are more inclined to discharge their zakat duties within the contextual framework of the Cilacap Regency. Conversely, the regulatory landscape, though present, exerts limited impact on the motivational underpinnings of muzakki, especially among State Civil Servants in the Cilacap Regency.

Despite the existing regulatory framework, its role in motivating individuals to meet their zakat obligations is statistically insignificant. Additionally, the impact of service quality on muzakki motivation within the professional sphere is statistically insignificant, indicating that the quality of services rendered does not proportionally correlate with individuals' willingness to contribute to Zakat. Furthermore, institutional trust emerges as a critical determinant, demonstrating a statistically significant negative effect on motivation. This suggests that the trust placed by muzakki in relevant institutions acts as a deterrent, negatively impacting their motivation to fulfill zakat obligations and signaling potential concerns or challenges eroding confidence. Conversely, the level of income is identified as a non-significant factor shaping motivation within the specified professional context, indicating that the financial status of State Civil Servants in the Cilacap Regency does not substantially influence their inclination to fulfill zakat obligations. Finally, despite the lack of a significant impact on motivation from factors such as promotion, accountability, and transparency, knowledge of Zakat emerges as a salient positive factor. This shows how important it is to really understand the rules of Zakat in order to

keep muzakki motivated in their specific professional and regional settings.

However, it is crucial to acknowledge several limitations in this study, including its regional specificity, reliance on self-reported data, and cross-sectional design, which limit generalizability and causal inference. The focus on a specific professional group (state civil servants) may not fully capture the broader spectrum of occupational influences on zakat motivation. Qualitative aspects and the evolving nature of socio-economic factors are not extensively explored. Recognizing these limitations is essential for interpreting findings and suggests avenues for future research to enhance comprehension.

In light of the conducted research, several recommendations can be made. Enhancing religious education is recommended to augment religiosity among state civil servants, potentially amplifying motivation to fulfill zakat obligations. Despite the limited impact of government regulations on motivation, it is imperative to ensure clarity and transparency in the zakat deduction process. Sustained efforts to elevate service quality in zakat management are encouraged, recognizing its indirect influence on motivation. Furthermore, initiatives to enhance transparency, professionalism, and accountability within zakat institutions are warranted to foster institutional trust.

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