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THE INFLUENCE OF INCOME, EDUCATION, CONSUMPTION AND ISLAMIC CORPORATE GOVERNANCE ON MUZAKKI'S DECISION

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| Information | Abstract: |
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| Article History: Received : 11.10.2022 Revised : 23.11.2022 Accepted : 07.12.2022 Keywords: Income, Education, Consumption, ICG, Muzakki. | <i>Muzakki's decision could have an important role in terms of knowing people's preferences or tendencies in terms of whether to prefer to pay zakat in formal institutions such as BAZNAS, LAZ, Dompot Dhuafa. or prefer to directly give to mustahiq. This study has limitations in terms of focusing only on analyzing the influence of variable income, education, consumption, and Islamic corporate governance. This research focuses on analyzing the influence of income, education, consumption, Islamic good corporate on muzakki decisions in choosing where to pay zakat in Palembang city. The study data uses secondary and primary data, secondary data to determine the number of populations and samples obtained from the Central Statistics Agency (BPS). This research variable is obtained by directly interviewing and using questionnaires as their intrusion in data collection. Analytical tools are used in analyzing using binary logistic regression. finding from this study shows that income is the deciding factor in the decision to choose where to pay zakat. While based on the results of partially variable tests showed that income, and Islamic Corporate Governance had a positive and significant effect on the decision of the place to pay zakat. While consumption has a negative and significant influence on the decision of choosing place to pay zakat. Overall variables independent (income, education, consumption, Islamic corporate governance) is able to explain the dependent variable (decision to pay zakat) of 83%. The remaining 17 percent was explained by variables outside the model or by other variables that were not studied.</i> |

A. INTRODUCTION

The payment of zakat is one of the five pillars in Islamic principles. Zakat is an important mechanism for the development of the country because it contributes to social security and harmony to help bridge the gap between the rich and the poor and strengthen the economic independence of the Muslim community. It is also an important financial source for the Islamic state in addition to tax funds. In general, the distribution of zakat funds can help the government to generate economic activities through increasing the purchasing power of individuals and ultimately helping to alleviate poverty. Empirical Evidence of previous research (Wahab & Rahman, 2011; Wahid & Kader, 2010) points out that zakat collection in Malaysia has increased year on year and the means of distribution of zakat has become a model for other Muslim countries. One of the problems is the excess zakat funds that are not evenly distributed *mustahiq*. Reports on zakat collection and distribution in Malaysia from 2007 to 2009 showed that the performance of zakat distribution was quite low compared to zakat collection, the amount of funds distributed was inconsistent with the amount collected. For example, for 2007 only 640.6 million have been shared and left 165 million not shared.

The results of the *Asian Development Bank* (ADB) study that zakat in Indonesia can reach Rp100 trillion per year. Based on the results of the study, it can be known that the potential of very large zakat funds is still not optimally explored with the realization of LPZ receipts has not reached 2% of Indonesia's zakat potential. Lack of awareness to pay zakat, more specifically the lack in having awareness to pay zakat funds to zakat institutions. Some previous research Muthohar (2019); Syafei (2003) mentioned that many factors influence *muzakki* to choose to pay zakat in zakat institutions, one of which is income factors, religiosity, work ethic variables and the role of Boarding School. According to Muthohar (2019) has not focused on outlining zakat issues and also has not considered the importance of *muzakki* decision factors in the zakat distribution system. There are still many studies that only emphasize the discussion on external or internal factors such as *muzakki* factors and *muzakki* personal religiosity. Another internal factor that can influence *muzakki* to pay zakat to zakat institutions is the educational factor many found cases that the improvement of one's intellectual ability is in line with the level of education or duties, functions and

challenges (Antonio et al., 2020) Therefore, when *muzaki* is better able to think, it can cause him to pay zakat to zakat institutions.

Not optimal potential zakat is influenced by several factors, namely, among others: First, ignorance of the obligation to pay zakat. There are some people who do not know that he has to pay zakat, they only know that zakat is done during Ramadan. That there is actually other zakat that they have to spend. Second, the unwillingness of the community to pay zakat or lack of awareness. There are some people who are reluctant to pay zakat because of their miserly behavior, so they feel no need to pay zakat. Third, distrust of the body of amil zakat / institution of amil zakat, so that the community issues zakat directly to *mustahiq* (Yazid, 2017).

The main problem that often occurs in the process of distributing zakat funds, many people do not believe in zakat management institutions, they assume zakat management institutions have not been trusted and transparent in the distribution of zakat funds, so it is necessary for a good perception of the community towards the accountability of an institution then every institution must always provide a form of accountability that is managed properly in every business activity in an institution that is reported in the form of financial statements in a transparent manner. Consumer confidence in BAZNAS is defined as the level of confidence that BAZNAS has taken the most appropriate steps, which will benefit and assist *muzakki* in achieving the goal. The level of *muzakki* confidence based on the quality of BAZNAS services is reporting and transparency of zakat management. That is for *muzakki* feel trust and calm when *muzakki* hand over his zakat funds to be managed baznas. The population of South Sumatra is majority Muslim or as many as 8,188,045 people adhere to Islam while 20.7 percent or as many as 1.7 million people are Muslim or as many as 8,188,045 people embrace Islam while 20.7 percent or as many as 1.7 million people are contributed by the city of Palembang, this Muslim bayak in Palembang city has an impact on the rapid development of the Islamic economy in Palembang city such as the growth of non-*riba* Islamic banks and the increase in the development of Islamic economy. Zakat potential in Palembang City (Baznas Kota Palembang, 2019) This potential is directly proportional to the number of *muzakki* who pay zakat, there are at least 2,544 people in Palembang City in 2019 who have the largest number of *muzakki* in other cities/ regencies in South Sumatra Province

Based on the discussion of the background of the estimate there is a *Research Gap* between the potential of paying zakat in formal institutions but there is still sentiment from society in the city of Palembang which is still More want to direct to the poor themselves, therefore this research was conducted in order to find out how the influence of independent variables used in influencing or the direction of the *muzakki* decision in terms of the selection of places to pay zakat.

B. LITERATUR REVIEW

According to Mukhlis & Beik, (2013) who reviewed in the factors of compliance with case studies in Bogor Regency. using a method of analysis of factors that conclude that (1) The factors that predominantly affect the compliance of paying zakat are all of these factors except the praise factor. (2) Among the reasons obligatory zakat chooses to pay zakat in OPZ is because OPZ is transparent, professional, provides convenience in zakat, and the service is satisfactory. This is seen from the high assessment of people who pay zakat in OPZ against these reasons (3) Individuals who pay directly to zakat recipients have a poor assessment of zakat institutions, only 23 percent rate zakat institutions as transparent, and only 15 percent rate professional zakat institutions. In addition, they get higher satisfaction compared to paying zakat in OPZ, (4) Among the things that affect respondents in choosing where to pay zakat is the convenience of OPZ, the good performance of OPZ reflected by transparency and professionalism, and socialization from OPZ.

According to daulay & lubis research, (2006) which explains about the factors that cause people's reluctance to pay zakat through diamonds that First: There are factors because of the unwillingness of the community in paying zakat in BAZIS / LAZ, namely the factor of religiosity or feeling more afdhal giving zakat to *mustahiq* by 33 percent, location factor by 24 percent, service factor 21 percent, confidence factor 12 percent, and income factor 10 percent. From these figures it can be concluded that the community in Medan Tebung District by 88 percent is reluctant to pay zakat through BAZIS / LAZ agencies and 12 percent are willing, Second: From the results of a questionnaire of 100 respondents with various context conditions in the community in Medan Tebung District. Already know the function of zakat quite well, but the community hopes that basis / LAZ diamonds are more

transparent in management and correction and provide convenience in terms of access to motivate the community to pay zakat to BAZIS / LAZ diamonds.

Research Fiqhyany & Prasetyo, (2014) which tested the influence of marketing communication on *muzakki* pay zakat. The results of the analysis of the study pointed out, first: Of the four variables, public relations became the most influential on the intention of *muzakki* to pay zakat, infaq, and *shadaqah* funds. Second: Advertising and public relations variables have a significant amount on the intention of *muzakki* to pay zakat, infaq, and *shadaqah* funds. Third: The variables of direct marketing and personnel sales show insignificant results on the intention of *muzakki* to pay zakat, *infaq*, and *shadaqah* funds.

Kamaruddin et al., (2015) also analyzed the factors that influence professional decisions. The results of his research with track analysis methods showed that motivation, knowledge, and quality of service had a direct and significant effect on professional decisions and indirectly affected the loyalty of the profession and also found a positive and significant correlation between the quality of service to loyalty.

Researcher Desky, (2016) who tested about the determinants of motivation to pay zakat. The results of the study concluded from several factors, namely: a) zakat knowledge factors, credibility of *amil* zakat institutions, zakat knowledge and worship have a partial or positive and significant influence limited to the motivation of paying zakat. b) the motivating factor of faith that advances and motivates *muzakki* and immediately fulfills the zakat of their property and as soon as possible. c) and the role of the government as a functional elite, together socialize the obligation to society to do zakat.

Research conducted by Yuliani et al., (2018) in testing the factors that cause people's reluctance to pay zakat through BAZNAS Kuantan Singing Regency. The results of the study showed that the community felt more *afdhal* to pay zakat directly to the concerned party, namely "*mustahiq*" and also the *muzakki*, namely the community still does not understand the procedure or way of payment of zakat to the diamond and the last reason is the place of baznas office far from where they live.

Research conducted by Ma'fiah et al., (2018) on *Muzakki's Preference in Choosing to Pay Zakat in Formal Zakat Institutions* shows that aspects of the perspective of individuals who pay penises to the Institution, namely: faith,

awareness, and knowledge of zakat and also there are aspects of zakat sustainability, namely the credibility of the Institution, the credibility of management, and the quality of services and socialization.

Furthermore, in the study Muda et al., (2006) about the factors that affect the participation of individuals in the contribution of zakat. The results of the study mentioned that a person who pays zakat is not only influenced by religious factors, there are other factors that cause a person to want to issue zakat, such as altruism factors, zakat organization factors, and self-satisfaction factors. The results of the study obtained various factors that influence a person to pay zakat, these factors have a variant value of 67.32 percent. Further analysis found that a person's altruism factor had the highest composite value indicating that most people pay zakat due to this factor, the next factors that influence a person to pay zakat are self-satisfaction factors, organizational factors, and utility factors. The conclusion is that to increase the value of zakat, not only does the improvement of the quality of one's religion, but also needs to be improved the performance of zakat management organizations.

In a study conducted by Bakar & Rashid, (2010) which discussed the motivation of paying zakat income in Malaysia. The results of the study showed that from the average ranking of those who paid zakat showed that social, religious, and economic factors prevailed over other relatively individual-centered factors themselves and showed that faith had a very significant effect on the awareness of paying zakat income these findings reinforced that *Muzakki* considered the level of satisfaction and confidence as a preference in paying zakat.

Even different from the research Bidin et al., (2009) which conducted research on predicting compliance intentions to pay zakat working income in Malaysia through an application. The results of the study showed that factors that can predict the behavior of intention to pay zakat work income as well as have evaluated a reasoned theory on actions in predicting or explaining behavioral intentions to comply with paying zakat.

In another study conducted by Tajuddin et al., (2015) tested on Zakat Compliance Behavior To Salaries Among Muslim Youth in Klang Valley. The results of the study showed that through the analysis of the CFA method, the main factors affecting zakat compliance with salary income among respondents based on the

encouragement to fulfill religious obligations as well as from regression results, showed that there was a significant relationship between respondents and the harvesting about zakat.

According to Ayuniyyah's research, (2011) which analyzed about in research on Factors Affecting Zakat Payments Through *Amil Institution: Muzakki Perspective (Case Study of National Amil Zakat Agency [BAZNA])*. The results of the study concluded that from the institutional perspective of *muzakki*, there are six important factors and that have given satisfaction to *muzakki*, zakat equivalent livelihood, knowledgeable amil officers, professionalism of amil officers, ease of zakat collection process, zakat distribution, and government certificates. In general, it can be said that institutional *muzakki* respondents are satisfied with BAZNAS performance.

Furthermore, from the Azman & Bidin study, (2015) which discusses the Factors That Affect Zakat Compliance Behavior in Saving. The results of the study showed the first variable that is the attitude of pointing to a significant relationship with zakat compliance with saving behavior, variable reference groups also significant this indicates that zakat institutions must socialize the importance of zakat, variable perception of corporate credibility. The implication is that institutions must be more transparent and lastly the variable religious results suggest that zakat institutions must find out more about similar Islamic organizations that have an impact on the addition of community insights.

In contrast to the research saad et al., (2016) in analyzing about the Factors That Affect Zakat Business Compliance Behavior among Muslim Entrepreneurs in Malaysia: A Research Model. The results of the study concluded about the attitude of entrepreneurs towards rules that require entrepreneurs to pay zakat through zakat management organizations. This study was conducted in Kedah, Malaysia, and the respondents were entrepreneurs. The results of this study found that entrepreneurs have different attitudes towards the rules, the attitude is divided into five types, namely: (1) Encouraging attitude, (2) Positive attitude, (3) Total rejection attitude, (4) Conditional attitude, and (5) conditional rejection attitude. Encouraging attitude is a form of public acceptance in general regarding the payment of zakat-to-zakat institutions. In this component, the entrepreneur as a whole has a trusting attitude and is good with the rules that have been set. A positive attitude shows that

employers accept positively the rules, total rejection is a negative view of the entrepreneur against the regulation, entrepreneurs tend to reject the regulation. Conditional attitude is a condition that indicates that the entrepreneur accepts the rule but has certain conditions before the rules are adhered to. The two main conditions in question are waiting for directions and explanations from zakat institutions. The attitude of prejudiced rejection is the view of entrepreneurs who have prejudices against zakat institutions. The two forms of prejudice are feelings of misgivings and doubts about the way zakat institutions carry out zakat affairs.

According to Samad et al., (2016) which is about the Impact of The Zakat Payment Offset System on income tax collection in *Malaysia*. Results from the study showed that incentives focused on zakat disclosure as an independent variable. In addition, the authors will also add other variables, which may affect Islamic banking in disclosing zakat, with reference to previous research suggestions. Variables that the authors focused on in the study included the sharia supervisory board (IG-score), the proportion of Investment Account Holders (IAH) funds, as well as the size of the company and leverage as control variables. In this study, it is expected to contribute research related to factors that affect the level of zakat disclosure in Islamic banking in Indonesia, because research on these factors has never been done before.

Even the last in the study conducted by Novia et al., (2018) analyzed about The Income and Economic Motivation of Traders Towards Their Behavior In Commercial Payments. The results of the study Simultaneously variable knowledge (X1), work environment (X2), religiosity (X3), and education (X4) significantly affect the attitude of Madurese traders in paying zakat trade. Then partially the variable knowledge (X1) and the work environment (X2) affect the attitude of Madurese traders in paying zakat trade. While partially, the variables of religiosity (X3), and education (X4) did not affect the attitude of Madurese traders in paying zakat trade. He suggested to madurese traders to have an even better level of awareness in carrying out the obligation to pay zakat trade. With the high awareness of paying zakat trade will have an impact on the high amount of zakat collection and aid channeled more and more. With the increase in trade zakat payments, it is also expected to reduce poverty levels, thereby increasing economic growth.

Research conducted by Muhammad, (2016) in conducting research on Factors That Interfere with the Fulfillment of Zakat Business among Small and Medium Entrepreneurs. The results of the study concluded that "awareness" and "difficulties" in zakat business are explained by respondents' behavior in zakat fulfillment business. Some respondents who did zakat did not pay zakat explained that they did not know the existence of business zakat. The only zakat they know is every year is zakat fitri and on the other hand respondents explained the difficulties in terms of calculating zakat that confuses them

C. METHODOLOGY

The study focused on analyzing the influence of Economic Growth, Interest Rate, Rupiah Exchange Rate, Mobile Phone Subscription Population on Foreign Direct Investment (FDI) in Indonesia in the short and long term as well as the causality relationship between economic growth and investment. The data used in the study was primary data during 2021 from November 1 to December 31, 2021. In addition, data is also obtained through literature studies from some literature in the form of books, journals, theses, dissertations and other sources related to the issues discussed. Analytical techniques in this study are quantitative using analytical tools *Logistic regression is a non-linear regression, used to explain the relationship between X and Y which is non-linear, abnormality of distribution Y, diversity of non-constant responses that cannot be explained by ordinary linear regression models (Agresti, 2002).* With the following equation model:

$$L_n\left(\frac{P_i}{1 - P_i}\right) = \beta_0 + \beta_1 \text{LnICM}_i + \beta_2 \text{Edu}_i + \beta_3 \text{LnCost}_i + \beta_4 \text{GCG}_i + e_i$$

where:

- P_i = Probability of choosing where to pay zakat in a formal institution.
- $(1-P_i)$ = Probability of not choosing where to pay zakat in a formal institution.
- β_0 = Intercept parameter
- LnICM_i = Income
- Edu_i = Education.

- LnCost_i = Total Consumption (Pagan & Non-Pagan);
 IGCG_i = Islamic Corporate Governance.
 $\beta_1 - \beta_2$ = Regression coefficients on each independent variable.
 e_i = error of term

D. RESULT AND ANALYSIS

Before doing the previous test done the next stage is the feasibility test of the model that can be approved as follows:

Table 1 Test Hosmer and Lemeshow's Godness

| Quantile of Risk | | Dep=0 | | Dep=1 | | Total | H-L |
|--------------------|------|---------|---------|-------------------|---------|--------|---------|
| Low | High | Actual | Expect | Actual | Expect | Obs | Value |
| Total | | 32 | 32.0000 | 68 | 68.0000 | 100 | 7.34961 |
| H-L Statistic | | 7.3496 | | Prob. Chi-Sq (8) | | 0.4994 | |
| Andrews Statistics | | 48.4445 | | Prob. Chi-Sq (10) | | 0.0000 | |

Source: Processing results using EViews 10, processed 2021

In table 1 it is known that the feasibility test of the model shown from the results of the hosmer and lemeshow test shows that the prob chi square is 0.499. The results of the test showed that this research model has been in accordance with a decent criterion where the value of chi square is greater than the level of signification ($0.499 > 0.05$). The general meaning that this regression model is said to be feasible or appropriate for use in this study. After that to increase the confidence of the accuracy of the model in knowing the magnitude of predicting that can be known as follows.

Table 2 Expectation-Prediction Test

| | Estimated Equation | | | Constant Probability | | |
|----------------|--------------------|-------|-------|----------------------|--------|-------|
| | Dep=0 | Dep=1 | Total | Dep=0 | Dep=1 | Total |
| P(Dep=1)≤C | 30 | 2 | 32 | 0 | 0 | 0 |
| P(Dep=1)>C | 2 | 66 | 68 | 32 | 68 | 100 |
| Total | 32 | 68 | 100 | 32 | 68 | 100 |
| Correct | 30 | 66 | 96 | 0 | 68 | 68 |
| % Correct | 93.75 | 97.06 | 96.00 | 0.00 | 100.00 | 68.00 |
| % Incorrect | 6.25 | 2.94 | 4.00 | 100.00 | 0.00 | 32.00 |
| Total Gain* | 93.75 | -2.94 | 28.00 | | | |
| Percent Gain** | 93.75 | NA | 87.50 | | | |

Source: Processing results using EViews 10, processed 2021

In table 2 it is known that the Expectation-Prediction test in the matrix column shows the total result of the percentage value of correct prediction accuracy obtained, which is 68.00 percent showing that the percentage of the accuracy of the model in predicting in this study amounted to 68.00 percent. The determination of the research model is useful to find out how the difference in results obtained in this study with the same data run is known that the estimated model Ordinary Least Squares (OLS), Maximum Likelihood-Probity and Maximum Likelihood-Logit are known as follows:

Table 3. Regression Results ordinary least squares method, maximum likelihood-probity and maximum likelihood-logit

| Var | Ordinary Least Squares | | Maximum Likelihood-Probity | | Maximum Likelihood-Logit | |
|------|------------------------|-------------|----------------------------|-------------|--------------------------|-------------|
| | Coefficien | Probability | Coefficient | Probability | Coefficient | Probability |
| C | -6.847842 | 0.0000 | -151.6562 | 0.0068 | -290.0405 | 0.0000 |
| ICM | 0.515995 | 0.0000 | 9.467470 | 0.0058 | 18.010850 | 0.0000 |
| EDU | 0.014298 | 0.3152 | 0.596264 | 0.0349 | 1.129271 | 0.0001 |
| COST | -0.023995 | 0.0057 | -0.242996 | 0.0708 | -0.452578 | 0.0017 |
| IGCG | -0.002922 | 0.8247 | 0.205134 | 0.3073 | 0.429261 | 0.0356 |

Source: Processing results using EViews 10, processed 2021

In general, each model shows results that are in accordance with the hypothesis but when viewed in terms of significant differences, namely for the estimation model based on ols it is known that there are two variables that are not significant to the dependent variables namely education variables (EDU) and Islamic Corporate Governance (GCG), the same thing is also shown in the estimate using the Maximum Likelihood-Probit model that for the Total Consumption (COST) and Islamic variables. Corporate governance (IGCG) shows an unreal influence.

The results of the study based on the best model then used logit testing that can be seen in the following coefficient estimation.

Table 4. Regression Estimation Results Using Maximum Likelihood-Logit

| Variable | Coefficient | Std. Error | z-Statistic | Prob. |
|-----------------------|-------------|-----------------------|-------------|-----------|
| C | -290.0405 | 65.42014 | -4.433504 | 0.0000 |
| ICM | 18.01085 | 4.014827 | 4.486084 | 0.0000 |
| EDU | 1.129271 | 0.295224 | 3.825132 | 0.0001 |
| COST | -0.452578 | 0.144421 | -3.133735 | 0.0017 |
| IGCG | 0.429261 | 0.204308 | 2.101055 | 0.0356 |
| McFadden R-squared | 0.832417 | Mean dependent var | | 0.680000 |
| S.D. dependent var | 0.468826 | S.E. of regression | | 0.182817 |
| Akaike info criterion | 0.310106 | Sum squared resid | | 3.175098 |
| Schwarz criterion | 0.440364 | Log likelihood | | -10.50528 |
| Hannan-Quinn criter. | 0.362824 | Deviance | | 21.01056 |
| Restr. deviance | 125.3739 | Restr. log likelihood | | -62.68695 |
| LR statistic | 104.3633 | Avg. log likelihood | | -0.105053 |
| Prob (LR statistic) | 0.000000 | | | |
| Obs with Dep=0 | 32 | Total obs | | 100 |
| Obs with Dep=1 | 68 | | | |

$$KTMZ = 1 \text{ LOGISTIC} ((290.040492363 + 18.0108508211 * ICM \\ + 1.12927084581 * EDU - 0.452577690574 * COST \\ + 0.429261407552 * IGCG))$$

Based on the game of regression results above can be analyzed each independent variable against dependent variables as follows:

1. The coefficient value (β_1)= 18.01085 indicates a positive slope to the decision to choose where to pay zakat with a significance of 5 percent (5%) and with the value of the odds ratio of the income variable (ICM) is 66376258.65 which means that the income variable will have a probability of choosing a place to pay zakat of 66376258.65 times choosing in a formal institution compared to not being formally instituted.
2. The coefficient value (β_2)= 1.129271 indicates a positive slope to the decision to choose where to pay zakat with a significance of 5 percent (5%) and with the value of the odds ratio of the Education variable (EDU) is 3.093400589 which means that the education variable will have a probability of choosing a place to pay zakat of 3.093400589 times to vote in a formal institution compared to not being formally instituted.
3. The coefficient value (β_3)= -0.452578 indicates a negative slope to the decision to choose a place to pay zakat with significance of 5 percent (5%) and with the odds ratio of the Total Consumption (COST) variable is 0.635986463 which means that the total variable of out of circulation will have a probability of choosing where to pay zakat of 0.635986463 times voting in a formal institution compared to not being formally instituted.

The coefficient value (β_4)= 0.429261 indicates a positive slope to the decision to choose where to pay zakat with significance of 5 percent (5%) and with the odds ratio of the Islamic Corporate Governance (IGCG) variable is 1.53612191 which means that the Islamic Corporate Governance variable will have a probability of choosing where to pay zakat of Islamic Corporate Governance. I choose in a formal institution compared to not being formally institutionalized.

E. CONCLUSION

The results showed that income is the determining factor in the decision to choose the place of zakat. Meanwhile, based on the results of individual tests showed that income, and Islamic Corporate Governance had a positive and significant effect on the decision of the place to pay zakat. While consumption has a negative and significant influence on the decision of choose place to pay zakat. Overall variable independent (income, education, consumption, Islamic *corporate governance*) is able to explain the dependent variable (decision to pay zakat) of 83%. The remaining 17 percent was explained by variables outside the model or by other variables that were not studied. Based on the results of research that proved that income determines the decision to pay zakat, it is thus expected that zakat management needs to be institutionalized so that the community can pay zakat in accordance with the nisab that has been determined.

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