ALTRUISM AS A MODERATION OF PERCEPTION AND RELIGIOSITY ON THE DECISION TO PAY ZAKAT AT THE NATIONAL AMIL ZAKAT AGENCY

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***Abstract** – Muzaki's decision to pay zakat is an ability that comes from the attention and awareness of paying zakat. Muzaki can choose the National Amil Zakat Agency (BAZNAS) as the place to distribute zakat. This study aims to determine the factors that influence the muzaki's decision to pay zakat at the National Amil Zakat Agency. Researchers also added altruism as a moderating variable in this study. This research method uses a quantitative approach. The number of samples in this study amounted to 230 respondents using a questionnaire technique which was distributed to muzaki respondents throughout Indonesia. The data analysis used in this study is SEM-PLS with the help of the Warp Partial Least Square Warp PLS 7.0 program. The results of this study indicate that the variable perception, religiosity has a positive and significant effect on the muzaki's decision to pay zakat at the National Amil Zakat Agency. Then the variables of perception and religiosity have no significant effect on the muzaki's decision to pay zakat to the National Amil Zakat Agency through altruism. The results of this study are expected to be useful for related parties, especially the National Amil Zakat Agency, to continue to improve and maintain the factors that influence muzaki's decisions in carrying out zakat payments.*

Keywords: Perception, Religiosity, Altruism, Decision to Pay Zakat

INTRODUCTION

The importance of zakat in easing the burden on fellow Muslims in need becomes a sense of concern for paying zakat and almsgiving. The lack of practice in collecting zakat in zakat institutions is caused by the public's low consistency, understanding, and trust in paying zakat. There is no public trust in public authority, so people tend to the traditional implementation of zakat and waqf payments. People in Indonesia still make many zakat payments directly to mustahik (Purwatiningsih & Yahya, 2020).

The decision of muzaki in choosing both place and body in carrying out zakat payments is the prerogative of each muzaki himself. Muzaki, in making decisions at the Zakat Management Organization (OPZ), certainly has many choices. Muzaki can choose the National Amil Zakat Agency (BAZNAS) as a place to distribute zakat. Badan Amil Zakat Nasional (BAZNAS) is an authority and fair body established by public authorities based on the Presidential Decree of the Republic of Indonesia No. 8 of 2001, which has the task and capacity to collect and distribute zakat, infak, and alms at the public level. In addition, BAZNAS and the government oversee the administration of zakat based on Islamic law, reliability, legal certainty, integration, and responsibility (BAZNAS RI, 2021).

In 2021 the National Amil Zakat Agency (BAZNAS) noted that the collection of zakat, infak, and sadaqah (ZIS) funds, along with other religious, and social funds (DSKL), nationally increased by 33.8% and reached IDR 14 trillion in 2021. A significant increase in zakat fitrah payments increased by 20%, and zakat for sacrificial animals reached 130% (Karnadi, 2022). However, the newly realized zakat potential only reached 4.28% of the projected zakat potential, which reached IDR 327.6 trillion in 2020. Based on data from the Indonesian Central Statistics Agency in 2021, Indonesia's total Muslim population reaches 236.53 million people, or (86.88%) who are Muslims. This condition reflects that Indonesia has a vast potential for zakat because the population is Muslim. The National Amil Zakat Agency (BAZNAS) needs to increase its role in the collection and distribution of zakat. This is because zakat significantly reduces poverty and ensures social justice for the community (Atabik, 2015).

According to Assael (1995), perception is the process used by an individual to select, organize, and translate information inputs so that they choose a more meaningful understanding. Mahanani et al. (2019) prove in their research that perception influences the interest in paying zakat. Like this study,

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if someone perceives zakat, then that person will decide to carry out zakat payments. In a study by Mukhibad et al. (2019), muzaki trust in LAZ is influenced by laz's reputation and muzaki's religiosity. Then Aligarh et al. (2021) also state that religiosity and understanding of zakat affect the obligation of farmers to pay agricultural zakat. Then the attitude of altruism will be a moderation variable in this study. This help-help attitude is based on the motivation to improve the well-being of others (Adhiatma & Fachrunnisa, 2021; Li et al., 2014).

Humans like to provide help and have a caring nature toward others. So that the nature of helping others contained in humans will motivate a person to distribute zakat (Majid, 2017). Yasni & Erlanda (2020) stated that the altruism that a person has a great opportunity is a social impulse to pay zakat. So the surrounding environment can be a factor in encouraging someone to do an action or even nothing. If the individual has an attitude of altruism to the environment and others, it can affect their attitude. It can be concluded that the community or muzaki considers the altruism factor to channel zakat through BAZNAS.

HYPOTHESIS DEVELOPMENT

Perception
Perception is a method of deciding, managing, and understanding information (Mariyanti et al., 2022). Otara (2011) defines perception as an impression of an object obtained by detecting, coordinating, and deciphering the object obtained by the individual so that it becomes meaningful and is the entirety of the individual's actions. The research conducted by Mariyanti et al. (2022) shows the influence of perception on the interest in paying zakat. Then Fitriyah (2017) conducted a study and found that perception factors positively influence the decision to pay zakat. As for the hypothesis in this study:

H1 = perception of positive and significant effect on the decision of muzaki to pay zakat at the Amil Zakat Nasional Agency

Religiosity
Individuals with high faith will easily be encouraged by their hearts to fulfill zakat and vice versa (Jamaluddin, 2021). Like the research of Fitri & Falikhatun (2021), the study's results show that religiosity significantly affects the awareness of paying professional zakat. Aligarh et al. (2021) also conducted a study whose research showed that the religiosity variable positively affected muzaki's interest in paying zakat. From the results of their research, it was concluded that religiosity is a determining factor for a person in fulfilling zakat payments. Because paying zakat is an obligation for life in the world and the hereafter, one also believes that every good deed charity will get a reply from Allah Almighty (Mukhibad et al., 2019). Then the hypothesis of this study is as follows:

H2 = religiosity positively and significantly affects muzaki's decision to pay zakat at the National Amil Zakat Agency.

Altruism moderates' perception
Perception is a method of deciding, managing, and understanding information (Majid, 2017). According to Assael (1995), perception is the process used by an individual to select, organize, and translate information inputs so that they choose a more meaningful understanding. His characteristics will influence the consumer's perception of various stimuli. Muzaki has a perception supported by the knowledge that if paying zakat is an obligation, muzaki is obliged to carry it out (Darma et al., 2017). In addition, another factor that affects the participation rate of paying zakat is altruism. Altruism is a reflection of personal actions when a person pays more attention to and prioritizes the interests of others by not expecting anything in return. This action is the basis of a person to see whether fulfilling zakat a person will be based on his altruistic instinct (Adhiatma & Fachrunnisa, 2021; Li et al., 2014). From the explanation above, the research hypothesis is as follows:

H3 = perception significantly affects the decision of muzaki to pay zakat to the National Amil Zakat Agency through altruism.

Altruism moderates Religiosity
Religiosity will affect a person's perspective, taste, or assessment of something related to religion (Jamaludin, 2021). Fitri & Falikhatun (2021) show results where religiosity influences the awareness of

paying professional zakat. Then (Aligarh et al., 2021; Ur Rehman et al., 2021) stated the results of the same research where Islamic religiosity is significantly related to zakat compliance. If the meta-analysis of the study of religion, spirituality, and altruism concludes that there is direct evidence that some religious process or leads to the most known psychological factor play an important role. The role in building and promoting pro-sociality (altruism) becomes an organizational policy regarding the obligation to pay zakat and is believed to foster a cooperative attitude in terms of paying zakat (Saroglou, 2013). Sulistiyowati (2021) stated that religiosity could moderate altruism toward the interest in paying zakat. Then the hypothesis of this study can be seen:

H4 = religiosity significantly affects the decision of muzaki to pay zakat to the National Amil Zakat Agency through altruism

METHOD

This research is included in descriptive quantitative research. Because this study uses clear, measurable variables and has a relationship between one variable and another, the results of this study are explained based on the results of the value of numbers from specific statistical procedures because quantitative research is research based on the philosophy of positivism which is used to examine a particular population or sample and its data collection using specific instruments and data analysis based on certain statistical procedures.

The population in this study is the entire community in Indonesia. Purposive sampling is a technique of determining samples with specific considerations. To determine the sample, the researchers used the ten method times the most significant number of formative indicators to measure a single construct (Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, 2017). So, the researchers calculated the sample of this study by 23 X 10 = 230 samples.

Researchers distributed questionnaires online to millennials in Indonesia using google forms. This technique uses sampling criteria: The number of samples in the study was 230 respondents. The selected respondents were muzaki of the National Amil Zakat Agency. The muzaki sample that is the object of study has criteria including 1. Muzaki, who pays zakat at the National Amil Zakat Agency, 2. Muzaki is active in paying zakat at the National Amil Zakat Agency. Furthermore, the data used in this study is primary data, where researchers take the data directly from respondents by distributing online questionnaires through Google Forms. Additionally, questionnaires are propagated by using a Likert scale.

The data analysis technique in this study uses the Partial Least Square (PLS) approach. The purpose of PLS is to help researchers obtain the value of latent variables for predictive purposes, predict the influence of dependent variables on independent variables, and explain the theoretical relationship between the two variables. According to (Astrachan et al., 2014), the SEM method has several advantages compared to CB SEM and is therefore suitable for this research: 1) It can be used to predict or develop new theories; 2) Can be used in small sets of data; 3) Conform to recursive models for both recursive and reflective indicators; and 4) does not require normal data distribution. Warp PLS 6.0 is a data estimation tool; the PLS test is carried out in three stages: 1. Evaluation of the Measurement Model (Outler Model), 2. Evaluation of Structural Models (Inner Model), 3. Hypothesis Testing

RESULTS AND DISCUSSION

Evaluation of the Measurement Model (Outer model)

Evaluation of measurement models includes convergent validity, discriminant validity, and composite reliability.

Convergent Validity

Table 1. Convergent Validity Test Results

Variable	Code	Loadings	AVE	Information
Perception (X₁)	X1.1	0.810		Valid
	X1.2	0.864	0.697	Valid
	X1.3	0.828		Valid
Religiosity (X₂)	X2.1	0.887		Valid
	X2.2	0.707		Valid
	X2.3	0.958	0.622	Valid
	X2.4	0.949		Valid
	X2.5	**0.055**		Invalid
Altruism (Z)	Z.1	0.817		Valid
	Z.2	0.825	0.669	Valid
	Z.3	0.812		Valid
The decision to Pay Zakat (Y)	Y.1	0.743		Valid
	Y.2	0.796		Valid
	Y.3	0.728	0.569	Valid
	Y.4	0.749		Valid

Source: Warp PLS 7.0 Processed Products (2022)

Based on the test results above, several loading values are inappropriate because below 0.7 is automatically said to have not passed the test. Then it can be carried out removal on the indicator. The removed indicators are the religiosity variable (X3) on indicator 5 (X2.5).

Table 2. Convergent Validity Test Results After Reduction

Variable	Code	Loadings	AVE	Information
Perception (X₁)	X1.1	0.810		Valid
	X1.2	0.864	0.697	Valid
	X1.3	0.828		Valid
Religiosity (X₃)	X2.1	0.886		Valid
	X2.2	0.705		Valid
	X2.3	0.959	0.776	Valid
	X2.4	0.951		Valid
Altruism (Z)	Z.1	0.817		Valid
	Z.2	0.825	0.669	Valid
	Z.3	0.812		Valid
The decision	Y.1	0.743		Valid

to Pay Zakat (Y)	Y.2	0.796		Valid
	Y.3	0.728	0.569	Valid
	Y.4	0.749		Valid

Source: Warp PLS 7.0 Processed Products (2022)

Table 2 shows that the overall indicator is qualified where the loading value is more than 0.7 and the AVE value is above 0.5.

Discriminant Validity

Table 3. Discriminant Validity Test Results

Variable	X1	X2	Z	Y
Perception (X$_1$)	**(0.835)**	0.211	0.658	0.219
Religiosity (X$_2$)	0.211	**(0.881)**	0.232	0.100
Altruism (Z)	0.658	0.232	**(0.818)**	0.258
Decision to Pay Zakat (Y)	0.219	0.100	0.258	**(0.755)**

Source: Warp PLS 7.0 Processed Products (2022)

Based on the discriminant validity test results above, it shows that if each variable has been met, it is seen at the root of the AVE square that it is greater than the correlation coefficient between constructs in each column.

Composite Reliability

Table 4. Composite Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha	Information
Perception (X$_1$)	0.873	0.782	Reliable
Religiosity (X$_2$)	0.932	0.899	Reliable
Altruism (Z)	0.858	0.753	Reliable
Decision to Pay Zakat (Y)	0.841	0.747	Reliable

Source: Warp PLS 7.0 Processed Products (2022)

Based on the table above, the composite reliability value of each variable has met the requirements, which is greater than 0.7 (> 0.7), and the value of Cronbach's Alpha has qualified, which is greater than 0.5 (> 0.5).

Evaluation of Structural Models (Inner models)

Evaluation of structural models (inner models) in research includes model fit tests (fit model), path coefficient, and R-Squared (R^2).

Model Fit Test

Table 5. Model Fit Test Results

Indicators	Coefficient	P-values	Criterion	Information
APC	0.091	0.041	<0.05	Accepted
ARS	0.158	0.004	< 0.05	Accepted
AVIF	1.366		≤ 5	Accepted

Source: Warp PLS 7.0 Processed Products (2022)

Based on the fit-at-fits test, the model above shows APC values of 0.091 and P-values of 0.041, ARS values of 0.158 and P-values of 0.004, then AVIF values of 1.366. From the above data, it is concluded that the model is said to fit because the P-values in APC and ARS are smaller than 0.05 (< 0.05), and AVIF is smaller than 5 (<5), meaning it is accepted.

R-squared (R^2) and Q-squared Analysis Test

Table 6. R-squared (R^2) and Q-squared Analysis Test Results

Indicators	Y (Decision to Pay Zakat)
R-squared (R^2)	0.158
Q-squared	0,164

Source: Warp PLS 7.0 Processed Products (2022)

The table above shows the R-squared (R^2) value of 0.158 or 15.8%. This value means that perception, and religiosity contribute 15.8% to the decision to pay zakat. Meanwhile, the remaining 84.2% of zakat payment decisions were influenced by other exogenous variables not used in this study. The Q-squared value for the decision variable to pay zakat of 0.164 means more than 0 (>0), so it can be interpreted that the model has predictive relevance from exogenous variables to endogenous variables.

Hypothesis Test

Hypothesis testing is carried out by looking at the results of correlations between constructs measured on path coefficients and the significance obtained. The significance level used by researchers in this study was 5% or (0.05). The results of testing the hypothesis of this study can be seen in the table below.

Table 7. Path Coefficients Test Results

Path Coefficients				
	X1	X3	Z*X1	Z*X3
Y	0.140	0.157	-0.005	-0.027
P Values				
	X1	X3	Z*X1	Z*X3
Y	0.015	0.008	0.464	0.343

Source: Warp PLS 7.0 Processed Products (2022)

The Effect of Perceptions on Muzaki's Decision to Pay Zakat at the National Amil Zakat Agency

Based on the hypothesis test results above, it can be concluded that the perception has a positive and significant effect on the decision of muzaki to pay zakat at the National Amil Zakat Agency. These results can be proven by the path coefficients of the perception variable of 0.140 and the P-values value of 0.015, which means that the value is below 0.05 (< 0.05). It can be interpreted that muzaki has a good perception of BAZNAS, and muzaki chose BAZNAS as a place to distribute zakat.

Mariyanti et al. (2022) show the influence of perception on the interest in paying zakat. Then Fitriyah (2017) conducted a study and found that perception factors positively influence the decision to pay zakat. A muzaki certainly has a logical perception of the characteristics, knowledge, and understanding of sharia berzakat, not only that the spiritual values of zakat in social life are also known in general. From the perception obtained or known, there will be a sense of interest in issuing and distributing zakat at the National Amil Zakat Agency.

The Effect of Religiosity on Muzaki's Decision to Pay Zakat at the National Amil Zakat Agency

In the path coefficients value, the religiosity variable has several 0.157, and the P-values of 0.008 has a number below 0.05 (< 0.05). It can be interpreted that religiosity has a positive and significant effect on the decision of muzaki to pay zakat at the National Amil Zakat Agency. The positive effect means that if the religiosity in muzaki increases, the decision to pay zakat will also increase. A person with a high faith level will be more moved to pay zakat and vice versa (Aligarh et al., 2021).

The results of this study have also been proven by Fitri & Falikhatun (2021), who stated that religiosity significantly affects the awareness of paying professional zakat. Aligarh et al. (2021) also stated that the religiosity variable positively affected muzaki's interest in paying zakat. From the results of their research, it was concluded that religiosity is a determining factor for a person in paying zakat. This is because paying zakat is an obligation for life in the world and the hereafter; one also believes that every good deed charity will get a reply from Allah SWT (Mukhibad et al., 2019).

The Effect of Perception on Muzaki's Decision to Pay Zakat at the National Amil Zakat Agency Through Altruism

Judging by the path coefficients test on the altruism variable moderating perception, it shows several -0.005 and a P-values value of 0.464 above 0.05 (> 0.05). It can be concluded that perception has no significant effect on the decision of muzaki to pay zakat to the National Amil Zakat Agency through altruism. Muzaki has a good perception of BAZNAS, so the muzaki chose BAZNAS as a place to distribute zakat. However, muzaki, in distributing zakat to BAZNAS, does not consider altruism in carrying it out.

If partially tested by researchers, it found that perception positively and significantly influences the decision to pay zakat. Mariyanti et al. (2022) also explained in their research that perception affects the interest in paying zakat. Like this study, if someone perceives zakat, then that person will decide to carry out zakat payments. Another altruism or help-help attitude is based on the motivation to improve the well-being of others (Adhiatma & Fachrunnisa, 2021; Li et al., 2014). This attitude cannot be used as a reason for someone to pay zakat, either when it is used as a moderation between the perception variable and the decision to pay zakat because the altruism variable cannot be used as a reinforcement of the relationship of exogenous variables with endogenous in this study.

The Effect of Religiosity on Muzaki's Decision to Pay Zakat at the National Amil Zakat Agency Through Altruism

Based on the path coefficients test on the altruism variable moderating religiosity, it shows several –0.027 and a P-values value of 0.343; the value is above 0.05 (> 0.05). It was concluded that religiosity did not significantly affect the decision of muzaki to pay zakat to the National Amil Zakat Agency through altruism. It can be interpreted if a person's religiosity factor is the main reason for paying zakat, in contrast to altruism which cannot be used as a reason for someone to pay zakat, let alone used as a moderation variable. Religiosity will affect a person's perspective, taste, or assessment of something related to religion (Jamaludin, 2021).

Fitri & Falikhatun (2021) shows results where religiosity influences the awareness of paying professional zakat. Then Ur Rehman et al. (2021) also conducted the same research and found results if Islamic religiosity is significantly related to zakat compliance. The intense passion for Islamic values cannot strengthen the sense of social responsibility always to pay zakat and support the benefit of the people. Muzaki considers that paying zakat is only an obligation, not the presence of other elements such as altruism. In contrast, Sulistiyowati (2021) stated that religiosity could moderate altruism

toward the interest in paying zakat. It was concluded that a high level of altruism could not strengthen muzaki to pay zakat to BAZNAS even though it had a high level of religiosity.

CONCLUSION

Research conclusions were obtained based on the results of the data analysis process with the help of the Warp PLS 7.0 program and discussions that researchers have described. Variable perceptions and religiosity affect muzaki's decision to pay zakat to the National Amil Zakat Agency. Then the variables of perception and religiosity did not significantly affect the decision of muzaki to pay zakat to the National Amil Zakat Agency through altruism. The results of this study are expected to be beneficial for related parties, especially the National Amil Zakat Agency, to continue to improve and maintain the factors that influence muzaki's decision to implement zakat payments. BAZNAS is expected to pay attention to factors that are obstacles to collecting zakat funds in Indonesia.

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