

**DETERMINANTS OF ZIS (ZAKAT, INFAQ, AND SADAQAH) PARTICIPATION
PREFERENCES AMONG RESIDENTS OF BOGOR REGENCY (CASE STUDY: BAZNAS
BOGOR REGENCY)****Nurdiansyah¹, Siti Aisyah²**^{1,2} Fakultas Ekonomi, Universitas Gunadarma**Article History**

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Abstract: This study aims to analyze the influence of literacy, service quality, and ease of access on the interest in paying Zakat, Infaq, and Sedekah (ZIS). The analysis model used is descriptive quantitative, with primary data collected through questionnaires distributed to 190 respondents from the Bogor Regency community. The testing stages included validity, reliability, normality, multicollinearity, heteroscedasticity, coefficient of determination hypothesis testing, and multiple linear regression using E-views version 12. The results of this study indicate that literacy, service quality, and ease of access significantly influence the interest of the Bogor community in paying Zakat, Infaq, and Sedekah (ZIS) at the National Zakat Agency (BAZNAS) in Bogor Regency. Literacy, service quality, and ease of access collectively significantly influence the interest of the Bogor community in paying Zakat, Infaq, and Sedekah (ZIS).

Keywords: Literacy, service quality, ease of access, Interest, BAZNAS

INTRODUCTION

Zakat administration in Indonesia is regulated under Law No. 23 of 2011 on Zakat Management. Following the enactment of this law, zakat governance is expected to be implemented more effectively, particularly in strengthening zakat institutions and improving the operational performance of zakat collection and distribution. A country's development success can be assessed, among other indicators, by its ability to reduce poverty. Therefore, poverty alleviation remains a major challenge for every country, including Indonesia.

BAZNAS Bogor Regency is a government-affiliated zakat institution established based on Law No. 23 of 2011 on Zakat Management, Government Regulation No. 14 of 2014 concerning the implementation of Law No. 23 of 2011, and Decree of the Minister of Religious Affairs No. 118 of 2014 dated 14 July 2014. BAZNAS Bogor Regency carries out key functions in planning, implementation, control, reporting, and accountability for the collection, distribution, and utilization of Zakat, Infaq, and Sadaqah (ZIS), supported by an operational executive unit.

Improving public welfare is a national objective aligned with constitutional mandates. One important instrument to support welfare improvement is Zakat, Infaq, and Sadaqah (ZIS), which has both social and economic dimensions. Thus, ZIS may serve as an alternative pathway to enhance societal welfare. Given that Indonesia's population is predominantly Muslim, the potential for ZIS—especially zakat—remains substantial (Faruq & Putra, 2024).

ZIS payment has been recognized since the era of Prophet Muhammad (PBUH), and its distribution has been shown to contribute to maintaining socioeconomic stability. Over time, the management, collection, and distribution of ZIS have evolved, including the establishment of Zakat Collecting Organizations

(LAZ) that mobilize ZIS funds from muzakki for mustahik empowerment programs (Nabilah & Galuh, 2023).

A key challenge faced by BAZNAS Bogor Regency is the imbalance between the number of mustahik and muzakki. The high demand for assistance (mustahik) is not proportionate to the number of zakat contributors (muzakki), which has exhibited a declining trend over the years. This imbalance may be driven by multiple factors, including persistent poverty, widespread economic vulnerability among individuals and households, and social inequality. In addition, muzakki awareness and participation, including understanding of zakat obligations and the concept of nisab, may also influence the declining number of muzakki.

Based on BAZNAS Bogor Regency data indicating a decreasing muzakki trend, this study aims to examine whether literacy, service quality, and accessibility significantly influence the decision of Bogor Regency residents to participate in ZIS. This research is expected to provide input for BAZNAS Bogor Regency in developing strategies to sustain and enhance public participation in ZIS.

RESEARCHMETHOD

The object of this study is residents of Bogor Regency who pay Zakat, Infaq, and Sadaqah (ZIS) through BAZNAS Bogor Regency. To determine the sample size, this study employed the Slovin formula, resulting in a minimum sample requirement of 99 respondents (rounded). The study used primary data, collected through a questionnaire utilizing a Likert scale. During the data collection period, a total of 190 respondents successfully completed the questionnaire.

The data were analyzed using multiple linear regression, as this method provides an estimate of the extent to which multiple independent variables influence the dependent variable. Using EViews 12, the study conducted several stages of data processing, including validity testing, reliability testing, classical assumption tests, hypothesis testing, coefficient of determination analysis, and multiple linear regression analysis.

RESULTS AND DISCUSSION

Descriptive Analysis of Respondent Characteristics

The results of the collected questionnaires provide an overview of the respondents' profiles. Based on gender, the composition of respondents is dominated by females, while male respondents account for a smaller proportion. Therefore, the largest group of respondents in this study consists of female participants.

Table 1. Respondent Group Classification

Gender	Number
Male	96
Female	94
Total	190

Source: processed data

From the respondents' income data collected, it can be seen that the respondents' characteristics based on monthly income are as follows: IDR 7,000,000–8,000,000 (69 respondents), IDR 9,000,000–10,000,000 (29 respondents), IDR 11,000,000–12,000,000 (13 respondents), IDR 13,000,000–14,000,000 (2 respondents), IDR 15,000,000–16,000,000 (4 respondents), and the last category, "other," totaling 73 respondents. Thus, it can be concluded that residents of Bogor Regency who pay zakat, infaq, and sadaqah at the Bogor Regency BAZNAS office fall within the study's respondent category.

Table 2. Monthly Income

Monthly Income (IDR)	Number
7.000.000-8.000.000	69
9.000.000-10.000.000	29
11.000.000-12.000.000	13
13.000.000-14.000.000	2

15.000.000-16.000.000	4
Others	73
Total	190

Source: processed data

Validity Test Results

The results of the validity test indicate that all statements across the four variables are valid, as the calculated r-values (r-count) are greater than the r-table value. With a degree of freedom (df) of (n-2) or (190-2) = 188 and a significance level of 0.05 using a two-tailed test, the r-table value is 0.1424.

Table 3. Validity Test Results

Variable	Result	Remark
Literacy	0.3945–0.6851 > 0.1424	Valid
Service Quality	0.6290–0.6429 > 0.1424	Valid
Ease of Access	0.6243–0.6445 > 0.1424	Valid
Decision	0.6744–0.7142 > 0.1424	Valid

Source: processed data

Reliability Test Results

The reliability test results in this study show that each variable has a Cronbach's Alpha value greater than 0.6. Therefore, the four variables (X and Y) can be considered reliable.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Remark
Literacy (X1)	0.830	Reliable
Service Quality (X2)	0.908	Reliable
Ease of Access (X3)	0.897	Reliable
Community Decision (Y)	1.926	Reliable

Source: processed data

Classical Assumption Test Results

Normality Test

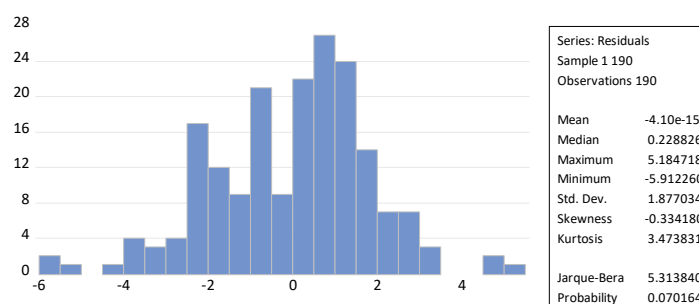


Figure 2. Normality Test

Based on the figure above, it can be stated that the Jarque-Bera Probability value is $0.070 > 0.05$. Therefore, it can be concluded that the data are normally distributed, or in other words, the normality test assumption has been satisfied.

Multicollinearity Test

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	1.762263	93.52580	NA
X1	0.005585	142.2133	1.689924
X2	0.005428	127.5510	2.409681
X3	0.006263	151.1256	2.408125

Figure 3. Multicollinearity Test

It can be concluded that the VIF values of the independent variables included in the model are as follows: literacy (X1) at $0.168 < 10.00$, service quality (X2) at $0.240 < 10.00$, and ease of access (X3) at $0.240 < 10.00$. Therefore, it can be stated that the data do not exhibit multicollinearity, or in other words, the multicollinearity assumption has been fulfilled.

Heteroskedasticity Test

F-statistic	2.498722	Prob. F(3,186)	0.0610
Obs*R-squared	7.360722	Prob. Chi-Square(3)	0.0612
Scaled explained SS	7.120233	Prob. Chi-Square(3)	0.0682

Figure 4. Heteroskedasticity Test

Based on the figure above, it is known that the Probability of Obs*R-squared is 0.0612 (> 0.05). Therefore, it can be concluded that the data do not exhibit heteroskedasticity, or in other words, the heteroskedasticity test assumption has been satisfied.

Hypothesis Test Results

Partial Test (t-test)

Table 5. Partial Test (t-test) Results

Variable	T-Statistic	Probability	Conclusion
Literacy (X1)	3,502890	0,0006	Significant
Service Quality (X2)	3,971924	0,0001	Significant
Ease of Access (X3)	4,206939	0,0000	Significant

The t-table value in this study was determined using the t-distribution table and the applicable formula. The results are interpreted as follows:

It is known that the t-statistic value for variable X1 (Literacy) is 3.502 with a probability (significance) value of $0.0006 < 0.05$. Therefore, it can be concluded that variable X1 has a significant effect on variable Y.

It is known that the t-statistic value for variable X2 (Service Quality) is 3.971 with a probability (significance) value of $0.0001 < 0.05$. Therefore, it can be concluded that variable X2 has a significant effect on variable Y.

It is known that the t-statistic value for variable X3 (Ease of Access) is 4.206 with a probability (significance) value of $0.0000 < 0.05$. Therefore, it can be concluded that variable X3 has a significant effect on variable Y.

Simultaneous Test (F-test)

Table 6. Simultaneous Test Results

F-statistic	Prob. (f-statistic)
76,615	0,0000

It is known that the F-statistic value is 76.615, while the F-table value is 2.65. This indicates that the calculated F-value is greater than the F-table value ($76.615 > 2.65$), with a Probability (F-statistic) value of 0.0000 (< 0.05). Therefore, it can be concluded that the independent variables (X) simultaneously have a significant effect on the dependent variable (Y).

Coefficient of Determination Test (R-Square)

Table 7. Coefficient of Determination Test

Adjusted R-squared	0,545505
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The Adjusted R-squared value is 0.545, indicating that the combined influence of the independent variables on the dependent variable reaches 54.5%.

Multiple Linear Regression Test

Table 8. Multiple Linear Regression Results

Variable	Coefficient
Constant (C)	1.500652
Literacy (X1)	0.261781
Service Quality (X2)	0.292637
Ease of Access (X3)	0.332930

The data presented in the table show that the constant value in the multiple linear regression model is 1.500. The regression coefficient for service quality is 0.261, for trust is 0.292, and for satisfaction is 0.332. Using the multiple linear regression equation, the following model is obtained:

$$Y = \alpha + b_1 \cdot X_1 + b_2 \cdot X_2 + b_3 \cdot X_3 + e$$

$$Y = 1,500 + 0,261X_1 + 0,292X_2 + 0,332X_3 + e$$

The Effect of Literacy on Community Decisions in Paying ZIS at BAZNAS Bogor Regency

It is known that the significance value for the literacy variable is 0.0006, meaning $0.0006 < 0.05$. Thus, it can be concluded that the literacy variable has a significant effect on community decisions in paying Zakat, Infaq, and Sadaqah (ZIS) at BAZNAS Bogor Regency. Literacy refers to the ability to understand, interpret, and produce information in various forms, whether through text, images, or other data. This finding is consistent with the study by Taufiq et al. (2025), which showed that zakat literacy has a positive and significant effect on the decision to pay zakat. This was evidenced by statistical tests where the calculated t-value exceeded the t-table value. Based on the questionnaire results, it was found that higher levels of zakat literacy lead to stronger decisions to pay zakat.

The Effect of Service Quality on Community Decisions in Paying ZIS at BAZNAS Bogor Regency

The significance value for the service quality variable (X2) is 0.0001, meaning $0.0001 < 0.05$. Therefore, it can be concluded that service quality significantly affects community decisions in paying ZIS at BAZNAS Bogor Regency. Service quality is a crucial aspect in building public trust, increasing community preference, and ensuring that ZIS funds are distributed appropriately. This result aligns with the study by Ramadan et al. (2024), which found that the t-statistic value was $4.203 > 2.012$ and the p-value was $0.000 < 0.05$. These results indicate that service quality has a significant effect on muzakki decisions to pay zakat at BAZNAS Bandar Lampung. This suggests that better service quality provided by BAZNAS increases public interest in channeling zakat through BAZNAS.

The Effect of Ease of Access on Community Decisions in Paying ZIS at BAZNAS Bogor Regency

The significance value for the ease of access variable (X3) is 0.0000, meaning $0.0000 < 0.05$. Thus, it can be concluded that ease of access significantly affects community decisions in paying ZIS at BAZNAS Bogor Regency. Ease of access refers to how easily individuals can fulfill their ZIS obligations, whether physically (location), digitally (applications and websites), or administratively (process simplicity). This finding is consistent with the study by Rahmah et al. (2023), which found that accessibility of financial reports had a positive effect on zakat financial accountability, with an original sample value of 0.408, a t-statistic of $3.850 > 1.96$, and a p-value of $0.000 < 0.05$. These results indicate that improved accessibility enhances zakat financial accountability.

Based on the research results, the simultaneous F-test shows an F-statistic value of 76.615, while the F-table value is 2.65, indicating that $F\text{-statistic} > F\text{-table}$ ($76.615 > 2.65$) with a significance level of $0.0000 < 0.05$. Therefore, it can be concluded that literacy, service quality, and ease of access simultaneously and significantly influence community decisions in paying ZIS at BAZNAS Bogor Regency.

CONCLUSION

This study analyzes the effects of literacy, service quality, and ease of access on the decisions of the people of Bogor Regency to pay ZIS through BAZNAS, as viewed through attribution theory. From the perspective of attribution theory, these three variables—literacy, service quality, and ease of access—shape and influence the decision-making of the Bogor community. Efforts to strengthen these factors can help improve the efficiency and effectiveness of zakat management, as well as expand outreach and inclusion. Finally, since all independent variables simultaneously affect community decisions, BAZNAS Bogor Regency is generally required to enhance literacy programs, service quality, and the accessibility of its services for the wider community.

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