WHY DOES *MUZAKKI* PAY *ZAKAT* THROUGH *BAITUL MAAL* INSTITUTION?

Abstract

Islamic economic philanthropy through zakat is a means of distributing income from the rich to the poor. The decision of muzakki to pay zakah via zakat institution contributes to equal income distribution within an economy. Thus, it crucial to determine the factors causing muzakki to pay zakah via zakat institution. On this basis, this study intends to examine the effect of transparency, motivation, culture, and reputation on the decision of Muzakki to pay the zakat at the baitu maal institution. The method of analysis used in this research is a binary logit regression model. The sampling technique was purposive sampling with as many as 66 respondents. The results showed that transparency, motivation, culture, and reputation had a positive and significant effect on the decision of Muzakki to pay zakat at the baitu maal institution. To increase the interest of muzakki to pay zakat through the baitu maal institution, muzakki needs to be motivated to obey in paying zakat. The baitu maal institution is required to improve its reputation through optimizing service quality.

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1.   **Introduction**

Indonesia is a country with a majority Muslim population, which illustrates the massive potential for *zakat* in Indonesia. BAZNAS noted that the potential for *zakat* in Indonesia in 2018 reached 232 trillion, which realized 8.1 trillion (Data Books, 2019). Sophisticated et al. (2017) regarding the potential and realization of *zakat*, if *zakat* is recognized and allocated appropriately, it will overcome income inequality.

Income inequality is one factor determining the welfare of a region to be different from other regions because of the unequal distribution of income. In the philanthropy of the Islamic economic system born during contemporary economic thought, it is essential to pay attention to human welfare with income distribution through *zakat*, donations, and alms. In this case, *zakat* is the obligation of every Muslim to realize his faith in worship. It turns out that it has high social value to others. Conceptually, income distribution can reduce income inequality. Suriani et al. (2020a) conducted *that zakat* has a one-way causal relationship to income inequality. If it can realize the receipt of *zakat* optimally, then the income distribution will reduce the income inequality of the population. However, some Muslims still distribute their *zakat* personally and did not pay it through *zakat* institutions (*baitu maal*).

Aceh province is a particular region given authorization by the central government of Indonesia for the autonomy of Islamic law, according to Bill Number 40 of 1999; The 5th year 2000 application of Islamic law. This policy has a profound impact on the application of Islamic law in the Aceh Province. One of them is to make *baitu maal* a non-academic government and the only agency that has the legitimacy to manage religious treasures. *Muzakki* to be addressed and directed to the *mustahik* (who were entitled to it). The application of Islamic law in Aceh makes *baitul maal* one of the places to collect and distribute *zakat* funds. *Baitul Mal* Aceh has to optimize *zakat* as a transfer of wealth from *muzakki* to *mustahik*, optimizing the collection and optimizing the distribution of *zakat* to support sustainable development goals Aceh province (Suriani et al., 2020b).

The majority of Aceh people hold to Islam indicate the considerable potential of *zakat*. The function of *zakat* is for the distribution of income from the rich to the poor. The potential of *zakat* in Aceh reaches IDR 1,4 trillion annually. However, in the last five years, *zakat* realized only 1.45 percent of its potential. The potential for *zakat* Aceh reaches IDR 1,4 trillion per year in five zones (the central zone, the north zone, the east zone, the southeast zone, the west zone, and the south zone) in each site is made up of several counties with a location of six zones. The area of these six

zones represents 23 counties in the province of Aceh, including Gayo Lues district entering the southeast zone of the southeast zone (Nazaruddin et al., 2014).

Table 1. Potential of *Zakat* in the Southeast Zone Region

No.	Economic Sector	Potential of *Zakat* (Billion)
1	Agriculture and farming	17,890
2	Business real sector	20,331
3	Business services (rental)	199
4	Professions, services and expertise	6,583
5	Livestock	604
6	Industry	640
7	Company	200
	Total	46,449

Source: Nazaruddin et al. (2014).

Table 1 illustrates that the overall potential for *zakat* in Southeast Aceh based on all sub-sectors reaches IDR 46,449 billion. Based on data from the regional government of Aceh Tenggara (Nazaruddin et., Al 2014: 32), the majority of the population is Muslim, 70% of the 169,000 thousand inhabitants and the rest are Christians and Catholics, and a few adherents of permit beliefs. So can conclude that the potential for *zakat* in Southeast Aceh is IDR 46,449-30% (non-Muslim community), so the total assumed potential of *zakat* is IDR 32,514 billion. Based on previous research on the potential for *zakat* the southeast zone including Gayo Lues-Aceh district, it can be seen in the following Table 2.

Table 2. Collection of *Zakat* in Gayo Lues *Baitu maal*
(2013-2017)

Year	Total Revenue *Zakat*	*Zakat* Growth (%)
2013	747,971,048	-
2014	944,972,800	26.33
2015	1,651,229,731	74.73
2016	1,632,797,967	-1.11
2017	1,547,787,030	-5.20
Average	1,304,951,715	23.69

Source: *Baitul maal* of Gayo Lues (2018).

Table 2 shows the *zakat* collection rate in the Gayo Lues district during 2013-2017 period. In 2014, *zakat* receiving an increase of 26.33 percent of the previous year. Then the year 2015 also saw a 74.73 percent increase. In the past two years, however, the growth in *zakat* reception has decreased. Based on *zakat* received by *Baitu maal* of Gayo Lues in 2016-2017, *zakat* reception growth fell. The problem in the assembly and distribution of *zakat* funds, which in 2017 decreased *zakat*'s growth by 5,20 percent. The potential *zakat* of Gayo Lues southeast zone is matched with *zakat*'s reception in *baitu maal* is not entirely realized as the potential *zakat* obtained from previous research. The view of potential *zakat Baitut maal* of Gayo Lues through two percent of GRDB

(gross regional domestic product) based on ongoing cost according to 2013-2017. It can see it from Table 3 that shows *zakat* potential based on calculations of 2 percent of the GDRB at constant cost by 2013-2017 was pretty significant by average reaching IDR 34,501640,400. Considerable *zakat* potential expected to result in large amounts and creating economic growth and income equalization for the entire community. It can help society's well-being and solve the problem of poverty. But in reality, the amount of *zakat* collected and realized is vastly different from the potential for current *zakat* 2014 based on research conducted by Nazaruddin et al. (2014) as well as 2013-2017 *Zakat* potential by 2 percent of GDRB calculation in *Baitu maal* Gayo Lues is IDR 34,502 billion.

Table 3. Potential *Zakat* in Gayo Lues 2013-2017

Year	GDRB of Gayo Lues (IDR Billions)	Potential *Zakat* 2% (IDR Billions)
2013	1,591	31,815
2014	1,652	33,047
2015	1,716	34,320
2016	1,790	35,803
2017	1,876	37,523
Average		34,502

Source: BPS (2018).

Baitu maal Gayo Lues (2017), showing that (BMG) *Baitu maal Gampong* in district Gayo Lues is not active. So, the *baitul maal* district was the only institution that gathered and supported *zakat*. Three possibilities would occur: (1) *Muzakki* pays *zakat maal* to *baitul maal;* (2) *Muzakki* delivers *zakat* Maal directly to mustahik; (3) didn't pay for *zakat maal*. According to the population of Gayo Lues in 2017 reached 91.024 people, and the poor people is 19,910 thousand people (21.97 %) of the total population of Gayo Lues in 2017 (BPS of Gayo Lues, 2018).

Furthermore, based on the presence of the 71,114 thousand people of the population at Gayo Lues-Aceh was classified as a candidate for *Muzakki*. So, a candidate for *muzakki* in Gayo lues reached 71,114 thousands of life. But in reality, who paid for *zakat* at *Baitu maal* of Gayo lues both personally and through UPZ (*Zakat* Payment Unit) just 3039 *muzakki*. So it was detected that didn't pay *zakat* to *Baitu maal* of Gayo lues reached 68,075 thousands of the population in 2017. Based on the potential data of *zakat* and prospective *muzakki* based on a comparison of the population with the number of the poor in 2017, it found a fantastic value. However, contrary to the realization, *muzakki* still distributes their *Zakat* directly to eight *asnaf* mentioned in (Surah At-Taubah 9:60), without the government's designated and official *amil zakat*. Even so, there are no restrictions in the Qur 'an and As-Sunnah to channel *Zakat* for his payment. It is a good thing to

pay *zakat* through an institution to avoid the receiving of double *zakat.* It made it easier for the parties involved to administer *zakat* and ensure that the recipient is based on indicators as an affiliated institution's standard of reference to manage the potential *zakat* more optimally for visibility.

What influences the decisions of the *muzakki*, whether the agency's performance is lacking, unprofessional, lack of information, or the influence of transparency, culture, the motivation, and reputation of an agency itself to influence the decisions of the *muzakki*. *Muzakki* is an essential part of *zakat* because, without *Muzakki*, there is no set of *zakat* funds. Therefore, it needs to increase the number of *Muzakki*. What is more, keeping the *muzakki* data in an agency so that *zakat*'s funds are fully realized so that the study becomes necessary to determine what causes influence the decision of the *muzakki* to pay *zakat*.

Muzakki is one of the crucial roles in the development of *zakat* funds. Therefore, this should conduct this research to determine what influences the interest of the *Muzakki* to pay *zakat maal* through the institutions. That exists so that each institution can decide or make an innovation to attract the attention of the *muzakki* to remain loyal and are willing to decide to distribute *zakat* obligation to *amil zakat* institutions, because in every treasure we have, there is another person's right in it to be delivered, it called *zakat maal*.

Many previous studies have investigated the factors that influence *muzakki* to pay *zakat* in a study institution. This study has documented culture and regulations (Rizkia et al., 2014), and reputation, transparency, accountability, trust (Mukhibad et al., 2019 and Jayanto & Munawaroh, 2019). For the reputation, the satisfaction of *zakat* distribution and service quality (Zainal et al., 2016 and Mukhibad et al., 2019). The regression analysis of motivation factors to pay *zakat* (Zakariah, et al., 2018). The influence of transparency, accountability, affective and cognitive trust (Ikhwanda, 2018). Discuss the religiosity and reputation (Setiawan, 2018) and the impact of social media (Mulyono, 2016). Analysis of the factors that affect the level of participation and the choice of place to tithe and donate (Beik & Alhasanah, 2012), perception (Darma et al., 2017), religiosity, and motivation (Pratiwi & Ridlwan, 2019), income (Kanji et al., 2011), knowledge and belief (Hamzah & Kurniawan, 2020) satisfaction, transparency and accountability (Khoiriyah and Yuliafitri, 2016).

However, none of these studies include transparency, motivation, culture, and reputation as independent variables on the decision of *muzakki* to pay *zakat* officially at the Gayo Lues *zakat* institution. Which previously in the study only looked at *muzakki*'s interest in paying *zakat* indicated by cultural, motivational, regulatory, and understanding. It found that motivation is the

dominant factor in the payment of *zakat* to institutions (Majid, 2017) and is carried out in a previously studied location.

Motivated by the phenomena listed above and willing to fill the shortcomings of existing research on *zakat*, this study aims to explore and analyze empirically the influence of transparency, motivation, culture, and reputation variables on *muzakki*'s decision to pay *zakat* in *Baitu maal* Gayo Lues. Specifically, this study investigates the effect of transparency, motivation, culture, and reputation partially and simultaneously on *muzakki* decisions to pay *zakat* through *Baitu maal* Gayo Lues.

Previous studies that looked at *muzakki*'s interest in paying *zakat* showed some variables that affected *muzakki*'s interest, such as culture, motivation, regulation, and understanding of *Muzakki*'s desire pay for *zakat* through *Baitu maal* Aceh. The study found that all the variables were positive and evidence influence *muzakki*'s decision to pay for *zakat* at *Baitu maal* Aceh. Motivation is seen as a dominant factor, followed by knowledge, culture, and regulation (Majid, 2017).

Khoiriyah and Yuliafitri (2016), researching LAZ's home *Zakat* used a variable of satisfaction, transparency, and accountability to measure *muzakki*'s loyalty levels. The results found through the study that the variables used had a positive effect on *muzakki*'s loyalty.

The structure of this paper starts from the introduction, which covers the background of the problems underlying the importance of research, identification, goal rather than study. Then the literature review provides an overview theory that describes the variable sense of transparency, motivation, culture, reputation, and decision making as well as problems related to the research. Furthermore, it also explains the research method, discusses the sample and the analytical techniques used, and displays the equation formula of studies using binary logistic regression. For the results, this discussion contains the interpretation of the values listed in the table are offered as well as display tables associated with research and display equation model of research in the formula presented in the analytical method and its interpretation and end with the conclusion.

2. Literature Review

Zakat

Zakat is an obligation for every Muslim to be paid either through an agency or directly to channel *mustahik*. However, pay *zakat* directly should minimize to avoid *zakat* double by *mustahik. E*very Muslim also to be born if it had reached haul. *Zakat* is divided into two types, namely; (a) *Zakat maal* part of a treasure belonging to a person or an institution obligated to issue *zakat* to the people already mentioned in Al Qur 'an in, At-Taubah of verse 60 after meeting

certain conditions for a particular period as well. *A person or a legal entity must issue zakat* on the following terms:

1. Muslim
2. Reaching *nisab*
3. Haul requirements for a specific treasure
4. Possessions do not depend on one's use
5. Wealth has nothing to do with debt

Zakat maal included: (1) gold, (2) silver, (3) metals, (4) money, (5) bonds, (7) farms, (8) plantations, (10) farms, (11) fishery, (12) mines, (13) industries, (14) revenue, (15) services and (16) *rikaz* (Mardani, 2015:25). Muslims living in modern times may have different properties in composition with *zakat* objects. Nevertheless, the following property must include in *zakat's* account: (1) deposit, (2) traveler check, (3) mileage notes, (4) rental income, (5) real estate (business).

Zakat explains that the payment Points *of zakat* distribution consists of two models: (1) directing directly to mustahik without a mediator, and (2) submitted through the governmental property of *zakat* (BAZ) and private providers (LAZ). So *Muzakki* didn't leave it directly to the mustahik but managed by the agencies as mediator. Direct distribution is a *muzakki* distribute their *zakat* directly to mustahik. In principle, the Islamic watch justifies a conscientious Islamic man who is directly handed his *zakat* to the mustahik under the terms of mustahik in harmony with god's word in Q.S At-Taubah 9:60. In connection with the word of god, it would no doubt be better if that *zakat* were delivered through an accountable, trusted, and inaugurated by the government. *Zakat* distribution is expected to be appropriately targeted at once to avoid the cultivation or receiving *zakat* double by the specific mustahik we know. The other mustahik is not getting his due because of missing our glasses.

They are submitted through the governmental property of *Zakat* (BAZ) and private providers (LAZ). *Zakat* in Indonesia, authorities have passed "UU Nomor 38, 1999," provided by management to BAZ (Amil Zakat Agency) and LAZ (Amil Zakat Institute) to manage *Zakat* in Indonesia. Amil Zakat Agency consists of BAZNAS (Badan Amil *Zakat* National), BAZ province, and BAZ district/city. The BAZNAS's function was to plan, carry out, control the assembly, distribute, and use *zakat* and reports of the answer to *zakat's* management in writing to the President (Mardani, 2015).

Decision-making

Muzakki's decision to pay *zakat* in official institutions has been studied for a long time. Majid (2017), in the research, described the decision of *muzakki* to pay *zakat* determined by motivation, knowledge, culture, and regulation factors. Meanwhile, Churiyah & Wardani (2012) stated that the determining factors for *muzakki*'s decision to pay *zakat* include service, place, people, distribution, process, motivation, responsiveness, and atmosphere.

Based on the theory of Daud, Ahmad, and Rahman (2011), the variables that influence decision making include: (1) implementation of laws, (2) commitment to religion, (3) understanding/knowledge, (4) ease of payment mechanisms, (5) trust in institutions, (6) perceptions of the tax system, and (7) the environment, according to Kotler (2003), the factors that influence decision making include: cultural, social, personal, and psychological based Kreitner and Kicki (1998) environmental factors that influence are grouped into two types, namely internal and external factors.

Transparency

Transparency can influence *muzakki* in determining *zakat* payments, as evidenced by Asminar (2017) in his research which states that the simultaneous and structural factor of transparency is significant. Sutedi (2011: 26) explains that transparency is a principle that guarantees access or freedom for everyone to obtain information. Access to the information here is related to policies, the process of making and implementing them, and their results. Transparency in the view of Islam, transparency is Shiddiq (honest) in (Q.S Al-An'am verse 152) which means:

> *"And do not approach the property of an orphan except in a more beneficial way until he is an adult. And perfect the measurements and scales fairly. We do not carry a burden on a person but only his abilities. And when you say, then let you do justice, even though he is a relative (you), and fulfill God's promises. Allah commands you to remember this thus. "*

Motivation

Motivation is the driving force that causes a member to be willing to develop abilities in expertise and skills, energy, and time. To carry out various activities that are their responsibility and fulfill their obligations to achieve the goals and objectives of the organization that have been predetermined (Sopiah, 2013). Need motivation in deciding to pay *zakat*. As a measurement of the motivation involved, Danim (2004) in Majid (2017: 163) identifies some indicators, namely, strength, motive, encouragement, needs, spirit, pressure, or psychological mechanisms that encourage a person or a group of people to Achieve certain feats according to their permits.

Culture

Ahira (2013) states that culture is related to the mind or intellect, and everything produced by the mind or intelligence is also related to work, taste, and the creative community. According to Ward Goodnough in Keesing (1997: 9), culture in society consists of everything that people believe and know to behave in a way that is accepted by the local community. Culture is one of the influential variables for *muzakki* in making *zakat* payment decisions in official institutions or direct submission to mustahik. However, in previous research by (Majid, 2017) cultural factors are among the indicators of decision-makers that have a positive and significant effect.

Reputation

Abratt & Kleyn (2012) claims that past experiences of the product and those leading to trust the company. Hence, the company's reputation is the final determinant of meeting consumer hopes and demands and as an assessment to the extent to which the organization is deemed highly by them. Reputation is one of the variables that have been studied for parties with interest in the management of *zakat* by Zaenal et al. (2016). This study used qualitative research, and the results of this study found that reputation influences the parties with interest in the institution in taking the decision.

In each country/city already has *baitul maal*s where the *muzakki* can channel through existing agencies and legalized by the government to optimize the acquisition of *zakat* in each province. It's important to pay attention to d*ecision making* in problem-solving and clearly defined. In the great dictionary of decision making is defined as a choice of a decision based on certain criteria (Dagun, 2006). According to Syamsi (2000) that making a decision was as a selection based on certain criteria on two or more possible alternatives.

3. Research Methode

This research is field research with a quantitative approach. The population in this study consisted of all muzakki who paid zakat to *Baitul maal* Gayo Lues and muzakki who paid zakat directly to mustahik. The focus of research is on decision-making by muzakki who pay zakat to official institutions and those who do not pay through institutions. This research technique was selected by purposive sampling who live in Gayo Lues District-Aceh. The number of respondents was 66 people. The criteria of 33 muzakki are those who pay zakat through *baitul maal* and 33 muzakki who pay zakat directly to mustahik. Muzakki's criteria here are those who have an income of more than 6 million per month (compulsory zakat).

Data Collection technique which uses a questionnaire distributed to all respondents by sampling predetermined measurement using a Likert scale (Sugiyono, 2011). With technique analysis of the data from the test degree quality of the data using the data validity test oppose count the value of r and r tables where if r count larger than the table it can be stated yan the data used in the study is valid. And using the data reliability test to see whether the tools we use are consistent, permanent and reliable in this study with opposing coefficient alpha by Cronbach's alpha of 0.60 if Cronbach's alpha is greater than it can be stated coefficient alpha us a reliable research tool. The categorization of variables to analyze with the scale intervals showed in Table 1 and the variable-size variables shown in Table 2 to determine the operational research variables.

Table 1. Variable Description Categorization

Category	Scores
Worst	1-1.80
Bad	1.81- 2.60
Sufficient	2.61-3.40
Good	3.41-4.20
Very good	4.21-5.00

Source: Lind (2006:26)

Table 2. Operational Definition of Research Variables

No	Variables	Operational Definition	Indicators
1	Muzakki's decision to pay zakat (Y)	Decision making is a selection based on certain criteria on two or more possible alternatives (Dagun,2006).	(1) Paying zakat to Baitul Mal Gayo Lues (2) Paying zakat directly to mustahik
2	Transparency (X1)	Honest, fast information, accurate, and easily accessible by the parties who are Interest (Khoiriyah, 2016).	(1) Information that is provided accordingly reality (2) Fast (3) Accurate (4) Management
3	Motivation (X2)	Identify several indicators, namely strength, motive, drive, need, spirit, pressure, or psychological mechanism encourage a person or group of people to achieve certain according to what desirable (Daud et al., 2011).	(1) Strength (2) Motive (3) Encouragement (4) Needs (5) Pressure (6) Passion
4	Culture (X3)	Culture is thought related to the taste and community that exists in the environment, the taste and community that a person follows will affect his mindset in accepting and rejecting something after they link something based on his thoughts so that someone includes something that should be done (Tylor,1920)	(1) Knowledg (2) Trust (3) Art (4) Moral (5) Law (6) Habits
(5)	Reputation (X4)	Past experience of using Baitul Mal Gayo Lues services in distributing *zakat* (Abratt dan Kleyn, 2012).	(1) Fast service (2) Easy service (3) Consistent service (4) Name of trusted institution (5) Name of well-known institution

To measure the tendency of muzakki to pay zakat in Baitu Maal, it is estimated using the binary logistic regression model as follows:

$$Logit \left(\frac{P}{1-p}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \dots\dots\dots\dots\dots(1)$$

Where P P is the probability that Y is equal to one (1), dan X_1, X_2, X_3 dan X_4 are independent variables, β is the estimated regression coefficient. . Logistic regression will form a predictor/response variable $\left(\frac{P}{1-p}\right)$, which is a linear combination of independent variables. The value of this predictor variable is converted into probability with a logistic function.

The logistical regression model is one statistician model that can be used to analyze the relationship pattern between a set of independent variables and dependent variables categorical or qualitative types. The value of this preditor variable then changed to probability by logistical function, so the logistical model in this study could be re-written as follows:

$$Logit (p) = KZB = \mu_0 + \mu_1 TRP_i + \mu_2 MOT_i + \mu_3 CUL_i + \mu_4 REP_i + \varepsilon\dots\dots\dots\dots (2)$$

Where KZB is a decision to pay zakat (pay = 1; do not pay = 0), μ_0 is constants, $\mu_1 TRP_i$ is transparency coefficient, $\mu_2 MOT_i$ is motivation coefficient, $\mu_3 CUL_i$ is culture coefficient coefficient, $\mu_4 REP_i$ is reputation, e_i is error term. Further conducting the hypothetical test of simultaneously testing the hypotheses (F-test) and a partial test (t-test). To test whether a regression model is put out properly or not then used Hosmer and Lemeshow also a determinate coefficient test (Nagelkerke R-square) is slated on the estimation techniques-2 probability log.

4.   Result and Discussion

Analisis Deskriptif

Based on Table 3, it can be seen that it is good enough for a model to build because it can predict correctly 86.4 percent of the conditions and the variables can be explained by the model. Logit predictions indicate that 33 respondents paid *Zakat* through *baitu maal* gayo lues? district. Reputation found in Setiawan (2017) has a positive and significant effect on *Muzakki* interest in paying *Zakat* professions in Ponorogo district with estimated 0.137. The same with The Zaenal et al. (2016) is not found any empirical evidence using a qualitative approach but in this research, it was found that reputations played a role in influencing stakeholders in institutional costs. The Hosmer and Lemeshow's goodness of fit was being able to test the ability of living (see in Tabel 4) (Hosmer, 2004).

Table 3. Parameter Logistic Regression Based Classification Table

Observed		Predicted		
		Decision		Percentage Correct
		0	1	
Decision	0	28	5	84.8
	1	4	29	87.9
Overall Percentage				86.4

Table 4. Hosmer And Lemeshow Test

Step	*Chi-Square*	Df	Sig.
1	9.200	7	0.239

If the Hosmer and Lemeshow goodness fit a test is greater than 0.05, the model can predict the value of his obsession or should be said to be acceptable because it matches the observation data (Ghozali, 2009:80). Based on chart 10, the significant value of 0.239 is greater than 0.05 which means that this model can predict the value of an observation or in other words, it is admissible because it adheres to observation data and the alleged parameter logistic model based on Omnibus Tests of Coefficients show the significant value for Chi-Square (Table 5).

Table 5. Logistic Model Based on Omnibus Tests of Coefficients

	Chi-Square	Df	Significance
Step	46.186	4	0.000
Block	46.186	4	0.000
Model	46.186	4	0.000

Table 6. Parameter Logistic Regression Results

Variables	Coefficient	P-Value	Odd Ratio
Constants	-26.497	0.000	0.000
TRP	1.437	0.021	4.361
MOT	2,204	0.012	9.060
CUL	1.625	0.024	5.079
REP	1,734	0.019	5.664

As illustrated in table 6, all independents variables transparency (TRP), motivation (MOT), culture (CUL), reputation (REP) were found to have a positive and significant effect on the probability of *muzakki* to pay *zakat* at *Baitul maal* Gayo Lues, which was at least 5% level of significance.

The results of the partial test based on Table 6 the logistics regressions show that an independent variable having a real or significant effect on dependency is transparency, motivation,

culture, and reputation because the significant coefficient value of the variable's development is less than it's real. It can be written as follows:

$$KZB = -26.479 + 1.473\,TRP + 2.204\,MOT + 1.625\,CUL + 1.734\,REP$$

In particular, the transparency variable (TRP) at the 5% real level shows a significance value (p-value) of 0.021, which is smaller than 0.05, which means that the transparency variable has a significant effect on the decision of muzakki Gayo Lues in paying zakat. The coefficient value of the processing results is positive. This indicates that the higher the level of transparency, the greater the chance to pay zakat to Baitul Maal. The odd ratio value of the transparency variable is 4,361, indicating that if the institution's transparency is higher by one unit, the opportunity for muzakki to pay zakat is 4,361 times greater.

The motivation variable (MOT) at the 5% real level shows a significance value (p-value) of 0.012, which is smaller than 0.05, which means that the motivation variable has a significant effect on muzakki's decision to pay zakat. The coefficient value is positive, which indicates that motivated muzakki will have a greater chance of deciding to pay zakat to official institutions. With an estimated odds ratio of 9,060, it shows that if the muzakki is motivated by one unit, the chance for the muzakki to pay zakat is 9,060 times greater.

Table 6 also shows that the cultural variable (CUL) has a significant value of 0.024, smaller than 0.05, which means that cultural variables significantly affect muzakki in determining the decision to pay zakat. The coefficient value is positive. This implies that the higher the level of culture, the greater the opportunity to pay zakat to Baitul maal. The cultural variable odd ratio value of 5.079 shows that the culture of an area is higher one by one. Hence, one way for muzakki to pay zakat to official institutions is 5.079 times greater.

Finally, the reputation variable (REP) is also documented to have a significant positive effect in determining muzakki decisions with an estimated odds ratio of 5,664, meaning that a reputable zakat institution will have a chance of 5,664 times higher to be chosen as a way for muzakki to pay zakat.

Referring to table 5, in general, all independent variables, namely (transparency, motivation, culture, and reputation) explain the variation in the tendency of muzakki to pay zakat through Baitul Mal of 67.1% indicated by R2 Nagelkerke, meanwhile, 32.9%. The remaining independent variables are explained by other variables not examined in this study, such as regulation and public awareness of zakat.

The results also illustrate that the overall percentage value of 86.4% indicates the model's ability, which is estimated to predict 86.4% of the actual conditions correctly. In addition, the researchers 'estimation model was found to be precise and error-free of model specifications as indicated by the significant value of the Hosmer and Lemeshow test (0.239 > 0.05). This further confirms that the researcher's forecast model can provide reliable and accurate findings.

5. Conclusion and Policy Implication

Conclusion

This study empirically exploits and analyzes the determinants of muzakki decisions in paying zakat in Batu maal Gayo Lues. Based on and discussed, studies documenting transparency, motivation, culture, and reputation positively and significantly influence muzakki's decision to pay zakat to Baitul maal. Overall, all independent variables have a positive and significant effect on muzakki's decision to pay zakat in Baitul maal Gayo Lues.

Policy Implication

These findings suggest that necessary to increase the transparency of information and motivation of muzakki. Culture and reputation also have an essential role in influencing muzakki to pay zakat. Future studies could include more potential determinants, such as analysis of the role of scholars, faith, altruism, social and economic awareness, public awareness of zakat. Finally, comparing the decisions of muzakki who pay zakat at the hall and those who pay mustahik between provinces and Muslim countries can produce the research provided and add to the empirical insight in this research.

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