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The Effect of Religiosity, Income, Institutional Image and Technology Acceptance Model on Muzakki's Decision to Pay Zakat With Awareness of Paying Zakat as an Intervening Variable

(Case Study of Muzakki Amil Zakat Institution, Jember Regency)

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Zakat, as a form of wealth redistribution from those who are economically capable to those entitled to receive it, plays an important role in reducing economic inequality and improving social welfare. Although Indonesia has considerable zakat potential, its realization remains relatively low. Therefore, it is important to examine the factors influencing muzakki's decisions to pay zakat through zakat management institutions. This study aims to analyze the effects of religiosity, income, institutional image, and the Technology Acceptance Model (TAM) on muzakki's awareness of paying zakat and their decision to pay zakat at an Amil Zakat Institution in Jember Regency. This study employed an explanatory quantitative research design. The sample was selected using non-probability sampling with a purposive sampling technique, involving muzakki in Jember Regency who paid zakat through an Amil Zakat Institution. Data were analyzed using path analysis and trimming theory with the assistance of SPSS version 22. The results show that religiosity, income, institutional image, and the Technology Acceptance Model significantly affect muzakki's awareness of paying zakat, with standardized coefficients of 0.958, 0.596, 0.739, and 0.178, respectively. Furthermore, religiosity, income, institutional image, and the Technology Acceptance Model significantly affect muzakki's decision to pay zakat, with standardized coefficients of 0.664, 0.594, 0.631, and 0.136, respectively. Muzakki's awareness of paying zakat also has a significant effect on the decision to pay zakat, with a standardized coefficient of 0.226. These findings indicate that religiosity, economic capacity, institutional image, technology acceptance, and awareness are important factors associated with muzakki's decision to pay zakat through Amil Zakat Institutions in Jember Regency.

Keywords: Religiosity; Income; Institutional Image; Technology Acceptance Model; Awareness of Paying Zakat; Muzakki's Decision to Pay Zakat.

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1. Introduction

Zakat is one of the important instruments of Islamic social finance that functions not only as a religious obligation but also as a mechanism for wealth redistribution and social welfare. Through zakat, a portion of wealth owned by those who meet the requirements for zakat is transferred to eligible recipients (*mustahik*), thereby supporting the redistribution of economic resources within society. In this context, zakat can contribute to reducing socioeconomic inequality and improving the welfare of vulnerable groups. Qaradawi (1999) explains that

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zakat has a multidimensional role in Islam, including religious, economic, and social dimensions, particularly in addressing poverty and ensuring a more equitable distribution of wealth. Empirical studies in Indonesia have also shown that zakat empowerment programs can contribute to poverty alleviation when funds are managed and distributed according to the needs and productive potential of *mustahik* (Abdullah et al., 2024).

The role of zakat is particularly relevant in Indonesia, where poverty and income inequality remain important socioeconomic issues. Zakat has the potential to complement government efforts to address these problems through targeted redistribution and empowerment programs. Firmansyah (2013) found a substantial gap between the potential and realization of zakat collection in Indonesia and noted that many zakat payers continued to distribute zakat through informal channels rather than official zakat institutions. More recent research likewise indicates that zakat can function as an instrument for poverty alleviation and income redistribution, although its effectiveness depends on the quality of collection, distribution, governance, and empowerment programs.

The gap between zakat potential and actual collection remains a significant issue in Indonesia. BAZNAS estimates that the national potential of zakat reaches approximately IDR 327 trillion per year, while the amount that can be targeted for collection through BAZNAS and zakat institutions remains considerably lower. In 2024, BAZNAS reported a collection target of IDR 41 trillion for BAZNAS and zakat institutions throughout Indonesia, illustrating the considerable gap between estimated potential and institutional collection. This gap suggests that the challenge is not merely the availability of zakat potential, but also the extent to which potential *muzakki* recognize their obligation, develop the intention to pay zakat, and choose formal zakat management institutions as channels for fulfilling their obligation.

Zakat is derived from the Arabic concept associated with purification, growth, and blessing. In the Islamic perspective, zakat is closely related to the purification of wealth and the fulfillment of the rights of those who are entitled to receive it. Qaradawi (1999) emphasizes that zakat represents an obligatory dimension of Islamic worship while simultaneously possessing significant socioeconomic objectives. Therefore, the payment of zakat should not be understood solely as an individual religious practice but also as a form of social responsibility that contributes to the redistribution of wealth and the strengthening of social welfare. Effective zakat management is consequently essential because professional collection, transparent administration, and appropriate distribution can strengthen the contribution of zakat to poverty reduction and community empowerment.

The effectiveness of zakat collection is closely related to the behavior and decisions of *muzakki*. The decision to pay zakat through a formal zakat institution is not determined by a single factor but may emerge from the interaction of religious, economic, institutional, and technological considerations. Previous research has identified religiosity, income, trust, institutional characteristics, and technological factors as relevant determinants of zakat payment behavior. Bahri et al. (2021), for example, found that religiosity, income, trust, and accounting information quality were associated with the decision of *muzakki* to distribute zakat through a zakat institution. These findings indicate that understanding *muzakki* behavior requires consideration of both internal motivations and the characteristics of the institutions through which zakat is paid.

One important factor is religiosity. Religiosity reflects the extent to which religious beliefs, values, and obligations are internalized and manifested in individual behavior. In the context of zakat, stronger religious commitment may encourage Muslims to recognize zakat as an obligatory form of worship and consequently strengthen their motivation to fulfill the obligation. Research on *muzakki* behavior has consistently examined religiosity as one of the factors associated with zakat payment intention and behavior. Hidayat et al. (2024), for instance, found that religiosity was positively and significantly associated with the interest of *muzakki* in paying zakat through a zakat institution. Thus, religiosity may influence not only the decision to pay zakat but also the level of awareness of paying zakat, because religious awareness provides an internal basis for recognizing and fulfilling the obligation.

In addition to religiosity, income is an important economic factor in zakat payment behavior. Zakat is associated with specific economic criteria, including the possession of wealth or income that reaches the applicable threshold (*nisab*) and other relevant requirements. Consequently, differences in income may influence an individual's capacity and willingness to fulfill zakat obligations. Bahri et al. (2021) found that income was positively associated with the decision of *muzakki* to distribute zakat through a zakat institution. Therefore, income can be positioned as an economic factor that potentially affects both awareness and the decision to pay zakat. Individuals with greater economic capacity may have a greater opportunity to become *muzakki*, although economic capacity alone does not necessarily guarantee that zakat will be paid through formal institutions.

Another important factor is the institutional image of zakat management organizations. Institutional image represents the perceptions and associations that *muzakki* develop regarding the credibility, professionalism, transparency, accountability, and service quality of a zakat institution. A positive institutional image may strengthen confidence in the institution and encourage *muzakki* to channel their zakat through formal organizations. Conversely, negative perceptions regarding institutional governance may discourage individuals from using formal zakat institutions. Recent research has demonstrated the importance of institutional image in the relationship

between zakat institutions and *muzakki*. Fikriyah et al. (2024) found that institutional image played an important role in the relationship between Islamic work ethics, sharia marketing, and *muzakki* loyalty. Similarly, Wardani and Fachrunnisa (2022) emphasized that institutional reputation is important for strengthening *muzakki* trust in zakat management institutions. More recent evidence also indicates that institutional image is associated with *muzakki* satisfaction, particularly when accompanied by professional performance and transparent reporting.

The development of digital technology has introduced another dimension into zakat collection, particularly through online payment platforms and digital zakat services. The Technology Acceptance Model (TAM) developed by Davis (1989) explains that technology adoption is influenced primarily by perceived usefulness and perceived ease of use. In the context of zakat, these concepts are relevant because digital platforms can simplify the process of calculating, obtaining information about, and paying zakat. The adoption of digital technology may therefore reduce transaction barriers and provide greater convenience for *muzakki*. Research by Astuti and Prijanto (2021) demonstrates the relevance of TAM and the Theory of Planned Behavior in examining the intention of *muzakki* to pay zakat through digital platforms such as Kitabisa.com. More recent research by Caniago et al. (2025) found that perceived usefulness, perceived ease of use, and trust significantly influenced attitudes toward online zakat payment, while attitudes significantly influenced behavioral intention.

The relevance of technology has become increasingly evident as zakat institutions have expanded their digital services. Research by Ahimsa et al. (2023) found that performance expectancy, effort expectancy, social influence, and zakat literacy positively influenced the intention of *muzakki* to pay zakat through digital platforms. The study further indicated that intention and facilitating conditions influenced the actual use of online zakat payment platforms. Similarly, Nuryahya et al. (2022) demonstrated that technology acceptance factors were associated with behavioral intention and the use of online zakat payment platforms. These findings suggest that technological accessibility should be considered when examining contemporary zakat payment behavior.

The importance of digitalization became particularly visible during the COVID-19 pandemic, when restrictions on physical interaction affected conventional service activities, including direct interaction between zakat institutions and *muzakki*. Digital platforms provided an alternative channel for maintaining zakat collection when face-to-face services were constrained. However, technological availability does not automatically guarantee adoption. The decision to use digital zakat services may also depend on perceived usefulness, perceived ease of use, trust, literacy, and the credibility of the institution providing the service. Recent evidence confirms that trust remains an important factor in online zakat adoption, alongside perceived usefulness and ease of use (Caniago et al., 2025).

These conditions demonstrate that the decision of *muzakki* to pay zakat through an Amil Zakat Institution is a multidimensional phenomenon. Religiosity represents the internal religious dimension, income represents economic capacity, institutional image represents the organizational and trust dimension, while Technology Acceptance Model represents the technological dimension. However, these factors may not necessarily influence the final decision directly. Awareness of paying zakat may serve as an important psychological mechanism through which religious, economic, institutional, and technological factors are translated into actual decision-making. In other words, an individual may possess sufficient income, have a strong religious commitment, perceive an institution positively, and recognize the convenience of digital technology, but these factors need to be accompanied by awareness of the obligation to pay zakat for them to contribute to the decision to fulfill the obligation through a zakat institution.

The role of awareness is particularly important because zakat payment involves both normative obligation and individual decision-making. Awareness can be understood as an individual's knowledge, understanding, and recognition of an obligation, which subsequently becomes a basis for action. In the context of zakat, awareness is reflected in the recognition that zakat is an obligatory form of worship and that its payment constitutes both religious compliance and social responsibility. Therefore, examining awareness as an intervening variable can provide a more comprehensive explanation of how religiosity, income, institutional image, and technology acceptance are connected with the decision of *muzakki* to pay zakat.

The context of Jember Regency is particularly relevant for examining these relationships because zakat collection is implemented through various Amil Zakat Institutions serving the local Muslim community. The existence of several zakat institutions with different institutional characteristics and service mechanisms creates an appropriate setting for examining how individual and institutional factors interact in shaping *muzakki* behavior. Moreover, the development of digital payment systems provides zakat institutions with opportunities to expand collection channels beyond conventional face-to-face services. Recent developments in digital zakat research indicate that the combination of technology, institutional credibility, and user trust has become increasingly important in sustaining *muzakki* participation.

Based on the discussion above, there is a need to examine the determinants of *muzakki's* decision to pay zakat through Amil Zakat Institutions by integrating religious, economic, institutional, and technological perspectives. Previous studies have examined religiosity, income, institutional image, and technology adoption

separately or through different theoretical models. However, research that integrates these four factors and specifically examines awareness of paying zakat as an intervening variable remains important, particularly at the local level. Therefore, this study aims to analyze the influence of religiosity, income, institutional image, and the Technology Acceptance Model on *muzakki's* decision to pay zakat, with awareness of paying zakat positioned as an intervening variable. The study focuses on *muzakki* who pay zakat through Amil Zakat Institutions in Jember Regency.

Literature review

1. Zakat

In language, zakat means growing (numuww) and increasing (ziyadah). If pronounced, zaka al-zar', it refers to a plant that grows and increases when it is blessed. The meaning of zakat according to Islamic Sharia is a portion of property that must be given by certain people who meet certain conditions, or a certain amount of wealth given to people who are entitled to receive it under specific conditions (Al-Zuhayly, 1997; Qaradawi, 1999). As for zakat, it has been explained in the Qur'an in the words of Allah in Surah At-Taubah verse 103:

خُذْ مِنْ اَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيْهِمْ بِهَا وَصَلِّ عَلَيْهِمْۗ اِنَّ صَلٰوتَكَ سَكَنٌ لَّهُمْۗ وَاللّٰهُ سَمِيْعٌ عَلِيْمٌ

Meaning: "Take zakat from some of their property; with that zakat, you clean and purify them and pray for them. And Allah is All-Hearing, All-Knowing." (Qur'an, At-Taubah 9:103). Zakat therefore has a religious as well as a social and economic function because it contributes to the redistribution of wealth and the fulfillment of the rights of those entitled to receive it (Qaradawi, 1999).

2. Religiosity

Religiosity is a level where a person can be committed or loyal to his or her religion. In general, religion can have a very strong influence on an individual's attitudes and behavior (Lubis, 2018). Religiosity is a manifestation of religious devotion by carrying out religious commands and avoiding prohibitions in Islamic teachings. In the context of zakat, religiosity is reflected in an individual's commitment to fulfilling religious obligations, including the obligation to pay zakat when the prescribed conditions are fulfilled (Ancok & Suroso, 1994).

Religiosity comes from the Latin religio, which is rooted in the word religare, meaning binding. In this case, religiosity is defined as muzakki's devotion to the teachings of Islam by fulfilling the obligation to pay zakat when the wealth has reached the nisab (Kahmad, 2005). The relationship between religiosity and zakat payment is also supported by empirical research showing that religiosity can influence muzakki's interest and decision to pay zakat through zakat institutions (Bahri et al., 2021; Hidayat et al., 2024).

According to Glock and Stark, as quoted by Ancok and Suroso (1994), the dimensions of religiosity are:

a. The belief dimension. Each religion maintains a set of beliefs that adherents are expected to adhere to. In Islam, this dimension includes belief in Allah and acceptance of religious obligations, including zakat.
b. Dimensions of religious practice. This dimension includes worship behavior, obedience, and things that show commitment to the religion one adheres to (Ancok & Suroso, 1994).
c. The dimensions of experience. This dimension relates to the extent to which a person feels close to Allah SWT, the feeling of pleasure in worship, always feeling under the protection of Allah SWT, being touched when hearing the names of Allah SWT, and feelings of gratitude for the blessings that Allah SWT has given in living life (Ancok & Suroso, 1994).
d. Dimensions of religious knowledge. This dimension refers to the extent to which religious people possess knowledge of religious foundations, beliefs, rites, scriptures, and traditions (Ancok & Suroso, 1994).

3. Income

Income is a result received by a person or household from trying or working. There are various types of occupations that generate income, such as farming, fishing, raising livestock, working as laborers, trading, and working in the government and private sectors (Nazir, 2010). In the context of zakat, income is important because it determines an individual's economic capacity and may determine whether a person has fulfilled the requirements to become a muzakki.

Income or income that must be paid zakat has been based on the MUI Fatwa Number 3 of 2003 concerning income zakat. In this Fatwa, what is meant by income is any income such as salary, honorarium, wages, services, and others obtained in a lawful way, both regularly, such as state officials, employees or workers, and non-routinely, such as doctors, lawyers, consultants, and the like, as well as income derived

from other independent work (Majelis Ulama Indonesia, 2003). All forms of lawful income are subject to zakat when they reach the nisab, which is equivalent to 85 grams of gold. Types of income include:

a. Basic income: basic income can be in the form of income per semester or semi-semester depending on the main livelihood of the head of the household.
b. Additional income: family income generated by family members that is additional in nature, such as bonuses or grants (Syahatah, 1998).

An increase in the amount of income will affect a person's expenses, both in the form of consumption and savings, including in the form of zakat. A person's income can significantly drive a muzakki's decision to pay zakat and encourage an increase in the value of zakat (Kiryanto & Khasanah, 2013). This relationship is also supported by more recent research showing that income is one of the factors associated with muzakki's decision to pay zakat (Bahri et al., 2021; Busnetty et al., 2024).

4. Institutional Image

Image is the public's perception of a company or its products. Image is affected by many factors beyond the company's control. Institutional image is a person's impression or perception of an institution or its products, which is influenced by factors outside the institution's control. A positive image for an institution is very important because if this image is obtained, the community will better accept the services produced by the institution (Aini & Ridha, 2015). In the context of zakat institutions, a positive institutional image can strengthen muzakki's confidence in the institution and encourage them to channel their zakat through the institution (Siregar & Yusrat, 2022).

Corporate image includes the following four elements:

a. Personality, the overall characteristics of companies that are understood by the target public, such as companies that can be trusted and companies that have social responsibility.
b. Reputation, things that are done by companies and are believed by the target public based on their own experience or that of other parties, such as the security performance of a bank's transactions.
c. Value, the values possessed by the company, in other words, corporate culture, such as the attitude of management that cares about customers and employees who are quick to respond to customer requests and complaints.
d. Corporate Identity, components that make it easier for the target public to recognize the company, such as logos, colors, and slogans (Aini & Ridha, 2015).

In the context of zakat management, these elements can be reflected in the personality, reputation, values, and identity of the zakat institution. Institutional reputation and transparency are also important in shaping muzakki's decision to pay zakat through formal institutions (Siregar & Yusrat, 2022).

5. Technology Acceptance Model

Technology Acceptance Model (TAM) is an information systems theory that creates a model to predict and explain how technology users perceive and use technology related to the user's work (Davis, 1989). TAM explains that there are two variables that influence individuals to use or not use a technology, namely perceived ease of use and perceived usefulness (Davis, 1989).

a. Perceived ease of use

   Ease means without difficulty or being free from difficulties or not having to try hard. Thus, the perception of ease of use refers to an individual's belief that the information technology system to be used is not a hassle or does not require a lot of effort when used, where a person believes that computers can be easily understood and used (Davis, 1989).
b. Perceived usefulness/usefulness

   Perception of usefulness is defined as a measure where the use of a technology is believed to bring benefits to those who use it. Technology is perceived as useful when it can make work easier, improve efficiency, and provide benefits for its users (Davis, 1989).

In the context of zakat payment, TAM is relevant because the development of digital technology has enabled zakat institutions to provide online services that make it easier for muzakki to obtain information and make zakat payments. Previous studies have demonstrated that perceived usefulness and perceived ease of use are relevant in explaining people's acceptance and intention to use digital zakat payment platforms (Astuti & Prijanto, 2021; Nuryahya et al., 2022; Ahimsa et al., 2023).

6. Decision

Decision is an ending of the process of thinking about a problem or problems to answer the question of what to do to solve the problem by choosing an alternative. In the context of this study, the decision refers specifically to the decision of muzakki to pay zakat through an Amil Zakat Institution. The

decision may be influenced by individual factors, social factors, situational factors, and psychological processes (Sofiyani, 2019).

The factors that influence consumer decisions are as follows:

a. Individual differences arise from the basic stimuli that each individual receives. They can come from education, motivation, knowledge, attitude, personality, expressed values, and lifestyle.
b. The influence of social factors is a condition in which the environment has an impact on each individual. It can come from personal, family, and surrounding environments, such as parents' social status, parenting style, and culture.
c. The influence of situational factors includes the condition of facilities and infrastructure. The condition of the facilities and infrastructure of the place includes parking lots, buildings, lighting, places of worship, and others. In this case, the Amil Zakat Institution provides a digital platform as a means to pay zakat in the morning, afternoon, evening, or night. The right time to pay zakat is different for everyone. Muzakki's conditions when making transactions will influence decision-making.
d. Psychological processes are the ways used to recognize feelings, collect and analyze information, formulate thoughts and opinions, and take action. These processes consist of information processing, changes in attitude, and behavior (Sofiyani, 2019).

In the context of muzakki, the decision to pay zakat is not only a financial decision but also a religious and social decision. Previous research indicates that religiosity, income, trust, transparency, and institutional characteristics can influence muzakki's decision to pay zakat through formal zakat institutions (Bahri et al., 2021; Siregar & Yusrat, 2022; Yunizar & Danel, 2022).

7. Awareness

Consciousness is defined as a state of knowing, understanding, and feeling. From this understanding, awareness is the attitude or behavior of knowing and complying with existing rules and regulations. Awareness in this case is awareness in doing good (Widjaja, 1984). Therefore, zakat awareness is a person's knowledge and understanding of the obligation to pay zakat. Awareness can influence a person to make a decision. If someone has the awareness that zakat is part of the obligatory assets issued and that it includes obligations that must be carried out by Muslims, it will arouse the interest of the muzakki to decide to pay zakat.

Awareness in this case is awareness in doing good. According to Soekanto (1982), there are indicators of awareness, namely:

a. Knowledge and Understanding: Knowledge and understanding are very important in encouraging human consciousness to do something according to their conscience. Awareness in this case is awareness in doing good for others, namely by paying zakat through zakat management institutions. With good zakat management, the potential for zakat will be achieved, namely to overcome poverty levels.
b. Attitudes and patterns of behavior (actions): Zakat is worship in the field of assets that contains wisdom and benefits that are great and noble, both related to muzakki, mustahik, assets issued by zakat, as well as society as a whole. With this, there will be awareness that there are other people's rights in the property owned. So that when the income reaches the nisab, zakat is immediately issued.

Awareness of zakat is closely related to knowledge, understanding, and recognition of the obligation to pay zakat. Recent research has also demonstrated the importance of zakat literacy, religiosity, and trust in shaping muzakki's decision to pay zakat (Hidayat et al., 2024). Therefore, awareness can be positioned as an important factor that connects an individual's understanding of the obligation to the decision to pay zakat.

2. Method

This type of research is explanatory research, namely research that explains the relationship between research variables and tests hypotheses that have been formulated based on theoretical studies (Sugiyono, 2014). In this case, the research explains the causal relationship between the six variables formed based on the theory, namely the variables of religiosity, income, institutional image, and the Technology Acceptance Model on the decision to pay zakat with awareness as an intervening variable.

The population in this study consists of the people of Jember Regency who became muzakki at the Amil Zakat Institution in Jember Regency. The sample selection method was carried out using purposive sampling, namely the selection of samples that were not random, where information was obtained based on certain considerations that were generally adapted to a particular purpose or problem. These considerations include: (1)

people of Jember Regency who are donors at the Amil Zakat Institution; and (2) those who have paid zakat at the Amil Zakat Institution in Jember Regency more than twice.

The exact number of the population is not known because of the large number of donors who pay zakat at the Amil Zakat Institution in Jember Regency. Therefore, the sample size was determined based on Ferdinand's opinion (2006), which states that the sample size can be determined by multiplying the number of indicators by five to ten. This study uses 18 indicators, so the sample size was determined as follows: 18 × 7 = 126. Thus, the number of samples in this study is 126 respondents. The samples were taken from the total number of respondents and then divided among three LAZs in Jember Regency that had been selected for this study, resulting in 42 respondents from each LAZ.

The data collection method in this study was conducted through a survey using a questionnaire. A questionnaire is a data collection method carried out by giving or submitting a set of questions or written statements to respondents to obtain the information needed for the research (Herlina, 2019).

3. Results & Discussion

a. Path Inferential Test Statistics 1

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1 (Constant)	6.361E-15	0.048	—	0.000	1.000
Zscore (X1r)	0.958	0.248	0.958	3.866	0.000
Zscore (X2r)	0.596	0.056	0.596	10.661	0.000
Zscore (X3r)	0.739	0.247	0.739	2.993	0.003
Zscore (X4r)	0.178	0.062	0.178	2.895	0.005

From the research results above it is known that:

1) The first hypothesis states thatreligiosityhas a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution, Jember Regency, is accepted.This is proven by the results of path analysis showing (Standardized Coefficients) a beta of 0.958 is positive, with sig. 0,000≤ 0.05.
2) The second hypothesis states thatincomehas a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution, Jember Regency, which is accepted.This is proven by the results of path analysis showing (Standardized Coefficients) a beta of 0.596 is positive, with sig. 0,000≤ 0.05
3) The third hypothesis statesthat institutional image has asignificant effect on customer satisfaction is accepted.This is proven by the results of path analysis showing (Standardized Coefficients) a beta of 0.739 is positive, with sig. 0.003≤ 0.05
4) fourthhypothesis states thatthe Technology Acceptance Modelhas a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution, Jember Regency, which is accepted.This is proven by the results of path analysis showing (Standardized Coefficients) a beta of 0.178 is positive, with sig. 0.005≤ 0.05

b. Line 2 Inferential Statistics Test

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1 (Constant)	6.633E-15	0.038	—	0.000	1.000
Zsc (X1r)	0.336	0.139	0.664	2.419	0.017
Zsc (X2r)	0.928	0.088	0.594	10.522	0.000
Zsc (X3r)	0.265	0.103	0.631	2.582	0.011
Zsc (X4r)	0.109	0.049	0.136	2.216	0.029
Zsc (Zr)	0.134	0.065	0.226	2.064	0.041

From the results of the above research it is known that:

1) The fifth hypothesis states thatreligiosityhas a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency, is accepted.This is proven by the results of path analysis which shows (Standardized Coefficients) a beta of 0.664 is positive, with sig. 0.017≤ 0.05
2) The sixth hypothesis states thatincomehas a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency, which is accepted.This is proven by the results of path analysis which shows (Standardized Coefficients) a beta of 0.594 is positive, with sig. 0,000≤ 0.05
3) The seventh hypothesis states thatinstitutional imagehas a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency, and is accepted.This is proven by the results of path analysis showing (Standardized Coefficients) a beta of 0.631 is positive, with sig. 0.011≤ 0.05

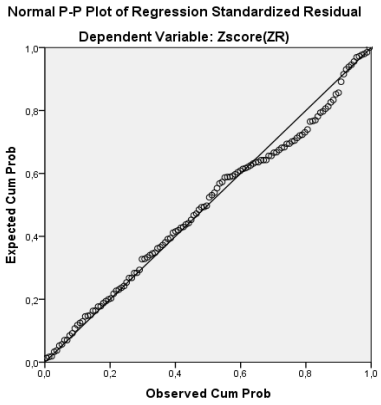
4) The eighth hypothesis statesthe Technology Acceptance Modelhas a significant effect on Muzakki's decision to pay zakat at the Jember Regency Amil Zakat Institution is accepted.This is proven by the results of path analysis showing (Standardized Coefficients) a beta of 0.136 is positive, with sig. 0.029≤ 0.05
5) The ninth hypothesis statesthat Muzakki is aware of paying zakat has a significanceeffecton Muzakki's decision to pay zakat at the Jember Regency Amil Zakat Institution is accepted.This is proven by the results of path analysis showing (Standardized Coefficients) a beta of 0.226 is positive, with sig. 0.041≤ 0.05,

c. Indirect influence and total influence

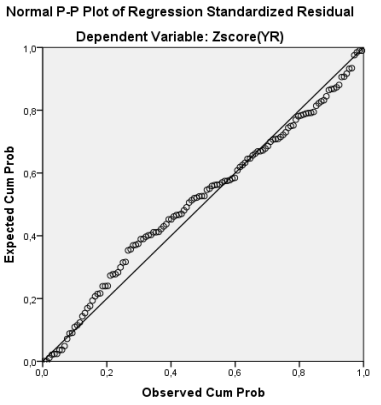
Based on the results of data analysis, it is known that the indirect effect ofReligiosityon Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency is0.216 (21.6%),Incomeon Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regencyis 0.135(13.5%),Institutional Image0.167 (16.7%)towards Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency,Technology Acceptance Model on Muzakki's decision to pay zakat at the Amil Zakat Institution in Jember Regency 0.040 (4.0%), the data shows that Muzakki's decision to pay zakat at the Amil Zakat Institution in Jember Regency is influenced by the variable Muzakki's awareness of paying zakat, because without awareness, muzakki will not decide and continue to pay zakat at the Amil Zakat Institution.

The results of the analysis of the data on the total influence ofReligiosityon Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency 0.880 (88.0%),Incomeon Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency0.729 (72.9%),Institutional Imageof Muzakki's decision to pay zakat at the Amil Zakat Institution in Jember Regency 0.798 (78.9%),Technology Acceptance Model on Muzakki's decision to pay zakat at the Amil Zakat Institution in Jember Regency0.176(17.6%). So it can be concluded that the four variables in total have a significant influence on Muzakki's decision to pay zakat through Muzakki's awareness.

d. 1 Normality Test



e. Line 2 normality test



The histogram graph gives a distribution pattern that is deviated to the right, meaning that the data is normally distributed, and in the P-plot image it can be seen that the dots follow and approach the diagonal line so that it is concluded that the regression model meets the assumption of normality.

f. Line 1 multicollinearity test

Coefficients a

Model		Collinearity Statistics	
		tolerance	VIF
1	Zscore (X1R)	,375	2,644
	Zscore (X2R)	,711	1,406
	Zscore (X3R)	,378	2,430
	Zscore (X 4R)	,597	1,676

a. Dependent Variable: Zscore (ZR)

g. Line 2 multicollinearity test

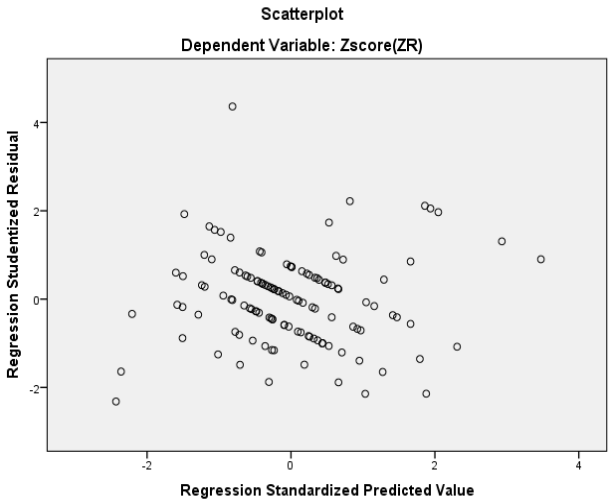
Coefficients a

Model		Collinearity Statistics	
		tolerance	VIF
1	Zscore (X1R)	,290	4,487
	Zscore (X2R)	,686	1,458
	Zscore (X3R)	,365	2,363
	Zscore (X 4R)	,577	1,734
	Zscore (ZR)	, 182	5,485

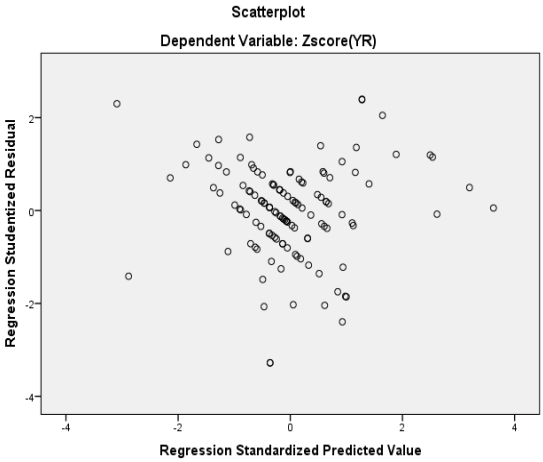
a. Dependent Variable: Zscore (YR)

From the table beside it can be concluded that the data in this study did not occur multicollinearity, because of the VIF value≤ 10 and the Tolerance value ≥ 0.1

h. Pathway 1 Heteroscedasticity Test



i. Pathway 2 Heteroscedasticity Test



The picture above shows that lanes 1 and 2 have dots that are scattered randomly and do not gather in one place, so that the data used in this study fulfills the classical assumption of heteroscedasticity by using a scatterplot graph.

4. Conclusion

a. Religiosity(X1) has a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution, Jember Regency. Based on the results of the output of the SPSS program, the direct path coefficient(Standardized Coefficients) value is obtained beta of 0.958 is positive and a significant value of 0.000≤ 0.05. So it can be concluded that the first hypothesis which states thatreligiosityhas a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution, Jember Regency is accepted.

b. Income(X2) has an effect.significant.Against Muzakki's awareness of paying zakat at the Amil Zakat Institution, Jember Regency. Based on the output results of the SPSS program,the standardized coefficient of beta value is.. 0.596 which is positive anda significance value of 0.000≤ 0.005. So it can be concluded that the second hypothesis which states thatincomehas a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution in Jember Regency is accepted.

c. Institutional image(X3) has a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution, Jember Regency. Based on the output of the SPSS program, the results of thedirect path coefficient(Standardized Coefficients) beta value of 0.739 is positive and.. asignificance value of 0.003≤..0.05.So it can be concluded that the third hypothesis which states thatinstitutional imagehas a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution in Jember Regency is accepted.

d. Acceptance ModelTechnology (X4) has a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution, Jember Regency. Based on the results of the SPSS program output, theresults of the direct path coefficient (standardized coefficients) beta value of 0.178 has apositivevalue and asignificance valueof 0.005≤ 0.05.So it can be concluded that the fourth hypothesis which states that theTechnology Acceptance Modelhas a significant effect on Muzakki's awareness of paying zakat at the Amil Zakat Institution in Jember Regency is accepted.

e. Religiosity (X1)..has a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency. Based on the SPSS output results, the standardized coefficients (Standardized Coefficients) have a beta value of 0.664 which is positiveanda significance value of 0.017≤ 0.05. So...it can be concluded that the fifth hypothesis which states thatreligiosityhas a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency is accepted.

f. Income(X2) has a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency. Based on the output of the SPSS program, the direct path coefficient (standardized coefficients) has a beta value of 0.594 which is positive and a significant value of 0.000≤ 0.05. So..it can be concluded that the sixth hypothesis which..statesincomehas a significant effect on Muzakki's decision to pay zakat at the Jember Regency Amil Zakat Institution is accepted.

g. Institutional image(X3) has a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency. Based on the output results of the SPSS program, the direct path coefficient (Standardized Coefficients) results in a beta value of 0.631 being positive and a significance value of 0.011..≤ 0.05. So it can be concludedthat the seventhhypothesis which states thatinstitutional imagehas a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution in Jember Regency is accepted.
h. Acceptance ModelTechnology (X4) has a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency. Based on the results of the output of the SPSS program, the direct path coefficient (Standardized Coefficients) is a beta value of 0.136 which is positive and a significant value of 0.029≤..0.05. So it can be concluded that the eighth hypothesis which states that theTechnology Acceptance Modelhas a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution in Jember Regency is accepted.
i. Muzakki's awareness of paying zakat (Z) has a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency. Based onthe output of the SPSS program, the direct path coefficient (Standardized Coefficients) beta of 0.226 is positive and the significance value is0.041≤ 0.05. So that it can be concluded that the ninth hypothesis which states..Muzakki's awareness of paying zakat (Z) has a significant effect on Muzakki's decision to pay zakat at the Amil Zakat Institution, Jember Regency (Y) is accepted.

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