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The Influence of *Zakat* Knowledge and Community Preferences on the Decision to Pay *Zakat Mal* with *Muzakki* Trust as an Intervening Variable

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ABSTRACT

This research is motivated by the fact that most of the Blitar community tends to distribute zakat directly to eligible recipients, resulting in zakat payments that are not formally recorded. In addition, the low realization of national and local zakat collection may be associated with limited public trust in institutional zakat management, insufficient understanding of zakat calculation, and limited knowledge of formal zakat institutions. The purpose of this study is to examine the effects of zakat knowledge and community preferences on the decision to pay zakat mal, the direct effect of muzakki trust on the decision to pay zakat mal, and the indirect effects of zakat knowledge and community preferences on the decision to pay zakat mal through muzakki trust. This study employed a quantitative approach with an associative research design. Primary data were collected through questionnaires from 113 working residents of Blitar City, and the data were analyzed using multiple linear regression and path analysis with SPSS. The results show that zakat knowledge has a positive but statistically insignificant direct effect on the decision to pay zakat mal ($\beta = 0.102$; $p > 0.05$), whereas community preference has a positive and statistically significant direct effect ($\beta = 0.500$; $p < 0.05$). Muzakki trust has a positive but statistically insignificant direct effect on the decision to pay zakat mal ($\beta = 0.190$; $p > 0.05$). Path analysis indicates that zakat knowledge has an indirect effect of 0.064 on the decision to pay zakat mal through muzakki trust, while community preference has an indirect effect of 0.102 through muzakki trust. The total effects of zakat knowledge and community preference on the decision to pay zakat mal are 0.166 and 0.602, respectively. These findings show that muzakki trust functions as an intervening pathway through which zakat knowledge and community preferences are associated with the decision to pay zakat mal, although the statistical significance of the indirect effects was not separately tested in the reported analysis. The findings suggest that zakat institutions should strengthen zakat education, improve transparency, and provide payment services that correspond to community preferences to support zakat mal payment through formal zakat institutions.

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Introduction

Zakat is one of the fundamental obligations in Islam and requires Muslims who meet the prescribed conditions to allocate part of their wealth to eligible recipients (Harahap *et al*., 2025). As a form of *maliyah ijtima'iyyah* worship, zakat has both religious and social dimensions because it connects individual religious responsibility with efforts to address socioeconomic problems (Kadir, 2006; Ja'far, 1985). The payment of zakat also reflects a Muslim's belief that wealth is a trust from Allah SWT and should be used in accordance with Islamic principles (Anton, 2019). In this context, zakat is not merely an individual act of worship but also a mechanism through which wealth can be distributed to members of society who are entitled to receive it. In Indonesia, zakat has consequently been associated with efforts to reduce poverty and strengthen the socioeconomic role of Islamic charitable institutions (Kadir, 2006). Nevertheless, the social and economic benefits of zakat depend substantially on the extent to which zakat funds are collected, managed, and distributed effectively. Previous discussions have noted that zakat practices may remain focused on fulfilling individual religious obligations, while their broader socioeconomic impact has yet to be fully realized (Kadir, 2006).

Indonesia has considerable potential for zakat collection because of its large Muslim population. Istikhomah (2019) reported that Muslims constituted 87.21% of Indonesia's population in 2013, while subsequent estimates placed the Muslim population at more than 229 million people in 2020, accompanied by an estimated zakat potential of approximately IDR 230 trillion (Andini, 2024). However, the amount collected remained substantially below the estimated potential, with BAZNAS reporting approximately IDR 8 trillion in collection at the time of the cited study (Rafikasari, 2021). More recent estimates from the Puskas BAZNAS also reported zakat mal potential of IDR 327.60 trillion in 2021, consisting of professional zakat of IDR 139.07 trillion, agricultural zakat of IDR 19.79 trillion, livestock zakat of IDR 9.51 trillion, monetary zakat of IDR 58.76 trillion, and corporate zakat of IDR 144.60 trillion (Puskas BAZNAS, 2021). Table 1. Potential Zakat Mal in Indonesia in 2021 presents the composition of this potential and shows that corporate and professional zakat represented substantial portions of the estimated amount. The difference between estimated potential and realized collection suggests that the existence of a large Muslim population does not automatically translate into the optimal collection of zakat mal. This gap shows that zakat payment decisions can't be understood solely from the potential availability of zakat funds, but also require attention to individual knowledge, preferences regarding payment channels, and perceptions of the institutions responsible for managing zakat.

Table 1. Potential Zakat Mal in Indonesia in 2021

No.	Type of Zakat	Potential
1	Professional zakat	IDR 139.07 trillion
2	Agricultural zakat	IDR 19.79 trillion
3	Livestock zakat	IDR 9.51 trillion
4	Monetary zakat	IDR 58.76 trillion
5	Corporate zakat	IDR 144.60 trillion
Total	Zakat mal	IDR 327.60 trillion

Source: Puskas BAZNAS (2021).

The gap between zakat potential and collection is also reflected in the distribution channels used by muzakki. Aldila (2021) reported that more than 85% of collected zakat was distributed through informal zakat organizations, suggesting that formal zakat institutions did not become the dominant channel for zakat payment. BAZNAS subsequently reported that the collection of zakat, *infaq*, *sadaqah*, and other social funds reached IDR 22.3 trillion in 2022, representing an increase from approximately IDR 14 trillion in the previous year (Humas BAZNAS RI, 2022). The 2022 realization, however, was reported to have reached 86.29% of the target of IDR 26 trillion, indicating that collection had not yet reached the institutional target (Pratiwi, 2023).

At the local level, BAZNAS Blitar Regency reported an increase in zakat mal collection from approximately IDR 667 million in 2021 to IDR 799 million in 2022, following efforts involving cooperation between the local government and BAZNAS (Pentasyarufan Zakat, 2024). Zakat Mal Collection of BAZNAS Blitar shows the development of zakat mal collection in the area from 2020 to 2022, showing an increase from approximately IDR 535.29 million in 2020 to IDR 799.54 million in 2022. Despite this increase, previous research noted that the collection remained insufficient to support an equitable distribution of zakat across the Blitar area (Murtadlo, 2023). The persistence of this gap makes the factors underlying individual zakat payment decisions relevant to investigation, particularly among working Muslims who may have the economic capacity to fulfill zakat mal obligations.

Several studies have identified knowledge, trust, awareness, and community preferences as factors associated with zakat payment behavior. Supriyadi (2023) emphasized the need to improve zakat management and strengthen public awareness so that zakat can contribute to improving the economic conditions of mustahik and potentially transform them into muzakki. Kurniawati and Sukma (2017) found that community preferences influence decisions regarding zakat payment channels, while Ardiansyah (2022) examined knowledge, social environment, and income in relation to zakat mal payment decisions with religious commitment as an intervening variable. Syafitri *et al*. (2021) likewise examined factors related to decisions to pay zakat and highlighted the relevance of religiosity and income. Other studies have reported that limited knowledge about zakat, including knowledge concerning zakat mal and eligible recipients, may contribute to suboptimal zakat collection (Suyadi *et al*., 2022; Alfajriyani, 2022; Harahap *et al*., 2022; Afandi *et al*., 2022). Research by Rinaldi and Devi (2022) further connected financial literacy with muzakki's trust in zakat management institutions, while studies by Fitriyah *et al*. (2023) and Darma *et al*. (2017) discussed institutional strategies and muzakki perceptions in relation to zakat collection and the selection of zakat institutions. Zakat knowledge is therefore relevant because payment decisions require an understanding of the obligation, calculation, types of zakat, eligible recipients, and available zakat institutions. Without adequate knowledge, an individual may recognize zakat as a religious obligation but still experience uncertainty regarding whether, how, where, or how much zakat should be paid. Community preference is also relevant because muzakki may evaluate payment channels based on accessibility, convenience, information, transparency, and the characteristics of the institution or distribution mechanism. These findings suggest that understanding zakat obligations and determining where and how zakat should be paid are relevant dimensions in examining zakat mal payment decisions.

Trust represents another factor that may shape the relationship between individual knowledge, community preferences, and zakat payment decisions. Previous research has described limited trust in formal zakat institutions as one of the factors associated with the preference of some muzakki to distribute zakat directly to mustahik rather than through formal institutions (Ma'fiyah *et al*., 2018). This preference may also be related to perceptions of institutional professionalism, knowledge of available zakat payment services, family traditions, and the surrounding social environment (Ma'fiyah *et al*., 2018). Darma *et al*. (2017) reported that muzakki perceptions and preferences are relevant to decisions concerning the selection of zakat institutions, while Triyawan (2016) examined factors associated with muzakki payment through BAZNAS Yogyakarta. Ainun *et al*. (2023) similarly examined community preferences in the distribution of zakat and *infaq* and *sadaqah*, indicating that community choices concerning distribution channels remain relevant to zakat management. Alivian *et al*. (2023) also identified low public awareness as one of the issues associated with zakat payment in Indonesia, while Rinaldi and Devi (2022) examined trust in zakat institutions within a model involving Islamic financial literacy, accountability, and transparency. Trust is particularly relevant because the decision to pay zakat through an institution involves confidence that the zakat will be managed, recorded, and distributed appropriately. Thus, trust

may connect what individuals know about zakat and what they prefer in terms of payment channels with their actual decision to pay zakat mal through a particular mechanism. Examining trust as an intervening variable provides a way to assess whether knowledge and community preferences are associated with zakat payment decisions partly through confidence in zakat management institutions. Therefore, trust can be examined as an intervening variable that may help explain how knowledge about zakat and community preferences are associated with the decision to pay zakat mal.

The situation in Blitar provides a relevant context for examining these relationships because the city has a predominantly Muslim population and a substantial working population. BPS data cited in the previous study reported that 95.39% of Blitar's population was Muslim, while the number of working residents reached approximately 159,406 people (BPS Kota Blitar, 2019a; BPS Kota Blitar, 2019b). A working Muslim population represents a relevant group for examining zakat mal because income and accumulated wealth can create obligations to pay zakat when the applicable Islamic requirements are fulfilled. Nevertheless, previous studies in the area have reported limited public knowledge concerning zakat mal, limited familiarity with formal zakat institutions, and a tendency among some muzakki to distribute zakat directly to local mosques or mustahik (Harahap *et al*., 2022; Alfajriyani, 2022). Darma *et al*. (2017), Triyawan (2016), and Ainun *et al*. (2023) further demonstrate that preferences concerning zakat distribution channels can differ among communities. Although previous studies have examined zakat knowledge, community preferences, trust, and zakat payment behavior, these variables have generally been examined in separate relationships or with different intervening factors. The specific relationship among zakat knowledge, community preferences, and the decision to pay zakat mal, with muzakki trust positioned as an intervening variable, remains less explored in the context of working Muslims in Blitar City. This creates a research gap concerning whether trust can serve as a pathway connecting individual knowledge and community preferences with zakat payment decisions. Accordingly, this study examines the influence of zakat knowledge and community preferences on the decision to pay zakat mal, with muzakki trust as an intervening variable among the working Muslim community in Blitar. The findings are expected to provide additional empirical evidence regarding the factors associated with zakat mal payment decisions and offer information that may be considered in improving zakat collection strategies.

Method

This study employed a quantitative research approach to examine the relationships among zakat knowledge, community preferences, muzakki trust, and the decision to pay zakat mal. A quantitative approach is based on the positivist paradigm and is generally used to investigate a defined population or sample through structured research instruments and statistical data analysis for hypothesis testing (Sugiono, 2011). The study used an associative research design because it examined the relationships between independent and dependent variables. Zakat knowledge and community preferences were positioned as independent variables, muzakki trust as an intervening variable, and the decision to pay zakat mal as the dependent variable. The research was also conducted as a field study because the data were obtained directly from working residents of Blitar City who were relevant to the research objectives. This design was selected to empirically examine both the direct relationships between the variables and the indirect relationships through muzakki trust.

The population consisted of working residents of Blitar City who were potential or actual payers of zakat mal. The research was conducted in Blitar City, East Java, Indonesia, and focused on working residents because this population was considered relevant to the study of zakat mal payment decisions. The target population consisted of working residents who were Muslim and had paid zakat mal either through formal zakat institutions or directly to mustahik. Respondents were included if they were working residents of Blitar City and had experience paying zakat mal through one of these payment channels. Population refers to a generalization area consisting of objects or subjects with particular characteristics determined by the

researcher for study and subsequent conclusion drawing (Sugiono, 2011). The sampling process used snowball sampling, in which the initial respondents were identified and subsequently asked to refer other individuals who met the research criteria (Sugiono, 2011). This technique was used because respondents who had experience paying zakat mal could identify and refer other working residents who met the same criteria. The sample size was determined using the Slovin formula with a 10% margin of error, based on a working population of 159,406 people. The calculation was:

$$n = \frac{159{,}406}{[1+159{,}406(0.1)^2]} = 99.93 \quad (1)$$

which was rounded to 100 respondents. Thus, the final sample consisted of 100 working residents of Blitar City who paid zakat mal through formal zakat institutions or directly to mustahik.

The primary data were collected using a structured questionnaire distributed to the selected respondents. A research instrument is a tool or facility used by researchers to collect data systematically and facilitate the subsequent processing and analysis of the information obtained (Umarm, 2005). The questionnaire was administered directly to respondents who fulfilled the predetermined inclusion criteria and contained statements representing the indicators of each research variable. The instrument used a Likert-type measurement scale to capture respondents' levels of agreement with each statement. The questionnaire measured four constructs: zakat knowledge, community preferences, muzakki trust, and the decision to pay zakat mal. Each construct was operationalized through indicators derived from the references used in the original research framework. Zakat knowledge covered knowledge of the obligation and types of zakat, the benefits of zakat mal, the legal basis of zakat, the mechanism of zakat institutions, and the amount of zakat to be paid (Itaq, n.d.). Community preference covered completeness, transitivity, and continuity, while the decision to pay zakat mal covered product selection, brand selection, timing, and payment method (Faisal *et al*., 2018; Nora & Hengki, n.d.). Muzakki trust was measured through confidence in the quality of zakat management, institutional integrity, confidence in available services, and reliability of institutional management (Soegoto, 2013).

Table 2. Research Instrument

Variable	Indicator	Measurement Statement
Zakat Knowledge (X1)	Knowledge of zakat	Zakat is an obligation for every Muslim.
	Knowledge of types of zakat	Zakat is divided into zakat fitrah and zakat mal.
	Knowledge of the benefits of zakat	Zakat mal, when properly managed, can contribute to poverty alleviation.
	Knowledge of zakat law	Zakat mal does not reduce the wealth of the person who pays it.
	Knowledge of zakat institutions	I understand the mechanisms and operations of zakat management institutions.
	Knowledge of zakat amount	I pay zakat mal at 2.5% of my zakatable wealth.
	Knowledge of professional zakat	I understand that income received from professions such as civil servants and teachers may be subject to zakat mal.

Community Preference (X2)	Completeness	The payment location is close to my residence.
		Information concerning zakat mal is communicated properly.
		Zakat mal managers demonstrate trustworthy conduct.
	Transitivity	Facilities for paying zakat are available.
		The payment mechanism is not difficult.
	Continuity	Zakat mal payments are processed quickly.
		There is transparency in the distribution of zakat mal.
		Zakat mal payments are recorded accurately.
Decision to Pay Zakat Mal (Y)	Product selection	Trust in zakat managers influences my decision to pay zakat mal.
		My lifestyle influences my decision to pay zakat mal.
	Brand/institution selection	Accountability of zakat managers in managing zakat funds influences my decision to pay zakat mal.
	Time selection	Community customs or traditions influence my decision to pay zakat mal.
	Location	A convenient payment location influences my decision to pay zakat mal.
	Payment method	Before paying zakat, I first examine the available payment methods.
		I choose a zakat payment method because it is more efficient in terms of time and effort.
		I understand how to pay zakat mal.
		When paying zakat mal, I choose either a zakat institution or direct distribution to mustahik.
Muzakki Trust (Z)	Confidence in service quality	I believe that zakat institutions can manage zakat properly.
		Zakat institutions and their managers can contribute to improving the living conditions of poor communities.
	Institutional integrity	I trust zakat institutions to distribute zakat funds to eligible recipients.
		I trust zakat institutions to distribute zakat mal fairly.
	Confidence in available services	Paying zakat mal directly to mustahik is easier than paying through a zakat institution.
		I know which mustahik are eligible to receive zakat mal.
	Reliability	I believe that zakat institutions have management systems appropriate to their expertise.

	Zakat institutions select prospective mustahik transparently.

Source: Adapted from Itaq (n.d.), Faisal et al. (2018), Nora and Hengki (n.d.), and Soegoto (2013).

The study used primary data obtained directly from respondents through questionnaires. Primary data refer to information obtained from the original source rather than from previously processed secondary sources (Umarm, 2005). The questionnaire consisted of written statements designed to obtain information regarding the respondents' knowledge, preferences, trust, and zakat payment decisions. The questionnaire was distributed to working residents of Blitar City who fulfilled the predetermined respondent criteria. Before hypothesis testing, the collected data were subjected to validity and reliability testing to assess the quality and consistency of the measurement instrument. Validity testing was used to determine whether each questionnaire item appropriately measured the intended construct, while reliability testing assessed the consistency of the instrument (Umarm, 2005). Reliability was assessed using Cronbach's Alpha, with the original methodological framework considering an instrument reliable when the coefficient exceeded 0.30 and interpreting values from 0.00 to 1.00 according to the established reliability categories (Sujianto, 2009). The reliability interpretation consisted of 0.00-0.20 as less reliable, 0.21-0.40 as somewhat reliable, 0.41-0.60 as sufficiently reliable, 0.61-0.80 as reliable, and 0.81-1.00 as highly reliable (Sujianto, 2009).

Data analysis was performed using SPSS to test the proposed relationships among the research variables. The analysis included validity and reliability testing, classical assumption testing, multiple linear regression, partial significance testing, simultaneous significance testing, path analysis, and the coefficient of determination. Normality testing was used to assess whether the regression residuals followed a normal distribution, while heteroscedasticity testing examined whether the residual variance was constant across observations (Sujianto, 2009; Ghozali, 2005). Multicollinearity was assessed using tolerance and Variance Inflation Factor (VIF), with tolerance values below 0.10 or VIF values above 10 treated as indications of multicollinearity (Ghozali, 2005). Multiple linear regression was conducted through two structural equations:

$$Z = a + b1ZX1 + b2ZX2 \quad (2)$$
$$Y = a + b1YX1 + b2YX2 \quad (3)$$

where X1 represents zakat knowledge, X2 represents community preference, Z represents muzakki trust, and Y represents the decision to pay zakat mal. The t-test was used to examine the partial significance of each predictor, whereas the F-test was used to assess the simultaneous contribution of the independent variables to the dependent variable. To examine muzakki trust as an intervening variable, path analysis was conducted using the two structural equations. The first equation estimated the effects of zakat knowledge (X1) and community preference (X2) on muzakki trust (Z), while the second equation estimated the effects of zakat knowledge (X1), community preference (X2), and muzakki trust (Z) on the decision to pay zakat mal (Y). The indirect effect of each independent variable through muzakki trust was calculated by multiplying the standardized path coefficient from the independent variable to Z by the standardized path coefficient from Z to Y. The total effect was then obtained by adding the direct effect and the corresponding indirect effect. Thus, the intervening role of muzakki trust was assessed by comparing the direct and indirect pathways between the independent variables and the decision to pay zakat mal. Path analysis was then applied to identify direct and indirect relationships among zakat knowledge, community preferences, muzakki trust, and the decision to pay zakat mal, while the coefficient of determination was used to assess the proportion of variation in the dependent variable explained by the model (Jonathan, 2012).

Results and Discussion

1. Results

The validity test was conducted to assess whether each questionnaire item was valid based on the *corrected item-total correlation* value. The results showed that all items for the Zakat Knowledge (X1), Community Preference (X2), Decision to Pay Zakat Mal (Y), and Trust (Z) variables were classified as valid. For Zakat Knowledge (X1), the *corrected item-total correlation* values ranged from 0.212 to 0.602 across nine items. For Community Preference (X2), the values ranged from 0.410 to 0.586 across nine items. For the Decision to Pay Zakat Mal (Y), the values ranged from 0.323 to 0.605 across ten items, while the Trust (Z) variable had eight items with values ranging from 0.397 to 0.592. Therefore, based on the reported results, all questionnaire items were retained for further analysis.

Table 3. Validity Test Results

Variable	Item	Corrected Item-Total Correlation	Status
Zakat Knowledge (X1)	P1	0.594	Valid
	P2	0.212	Valid
	P3	0.471	Valid
	P4	0.527	Valid
	P5	0.504	Valid
	P6	0.351	Valid
	P7	0.464	Valid
	P8	0.483	Valid
	P9	0.602	Valid
Community Preference (X2)	P1	0.523	Valid
	P2	0.575	Valid
	P3	0.410	Valid
	P4	0.488	Valid
	P5	0.437	Valid
	P6	0.586	Valid
	P7	0.425	Valid
	P8	0.430	Valid
	P9	0.509	Valid
Decision to Pay Zakat Mal (Y)	P1	0.414	Valid
	P2	0.556	Valid
	P3	0.605	Valid
	P4	0.472	Valid
	P5	0.505	Valid
	P6	0.323	Valid
	P7	0.555	Valid
	P8	0.488	Valid
	P9	0.531	Valid
	P10	0.393	Valid
Trust (Z)	P1	0.592	Valid
	P2	0.535	Valid
	P3	0.463	Valid
	P4	0.418	Valid
	P5	0.511	Valid
	P6	0.481	Valid
	P7	0.500	Valid
	P8	0.397	Valid

Source: Primary data processed, 2024.

The reliability test was performed using Cronbach's Alpha to assess the internal consistency of the questionnaire instruments. The Zakat Knowledge (X1) variable obtained a Cronbach's Alpha value of 0.589 from nine items, which was classified as sufficiently reliable

according to the reported classification. Community Preference (X2) obtained a value of 0.637 from nine items and was classified as reliable. The Decision to Pay Zakat Mal (Y) obtained a value of 0.547 from eight items and was classified as sufficiently reliable, while Trust (Z) obtained a value of 0.635 from ten items and was classified as reliable. The reported classification categorized Alpha values of 0.00-0.20 as less reliable, 0.21-0.40 as somewhat reliable, 0.41-0.60 as sufficiently reliable, 0.61-0.80 as reliable, and 0.81-1.00 as highly reliable. Thus, the questionnaire instruments were considered to have sufficient to reliable internal consistency based on the reported Cronbach's Alpha values.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Classification
Zakat Knowledge (X1)	0.589	9	Sufficiently reliable
Community Preference (X2)	0.637	9	Reliable
Decision to Pay Zakat Mal (Y)	0.547	8	Sufficiently reliable
Trust (Z)	0.635	10	Reliable

Source: Primary data processed, 2024.

The classical assumption tests were subsequently conducted before examining the regression relationships. The Kolmogorov-Smirnov test produced an Asymp. Sig. (2-tailed) value of 0.412 with 113 observations, while the mean of the unstandardized residual was 0.0000000 and its standard deviation was 1.67472001. Since the reported significance value was greater than 0.05, the residuals were considered normally distributed. The multicollinearity test produced VIF values of 1.732 for Zakat Knowledge, 2.179 for Community Preference, and 2.569 for Trust, with corresponding tolerance values of 0.577, 0.459, and 0.389, respectively. These VIF values were below 10, and the tolerance values were above 0.10, so the regression model did not show the reported indication of multicollinearity. The heteroskedasticity plots also showed randomly distributed points above and below zero without a clear pattern, indicating that the model was considered free from heteroskedasticity.

Table 5. Normality Test

Statistic	Unstandardized Residual
N	113
Mean	0.0000000
Std. Deviation	1.67472001
Absolute	0.083
Positive	0.034
Negative	-0.083
Kolmogorov-Smirnov Z	0.887
Asymp. Sig. (2-tailed)	0.412

Source: Primary data processed, 2024.

Table 6. Multicollinearity Test

Variable	Tolerance	VIF
Zakat Knowledge	0.577	1.732
Community Preference	0.459	2.179
Trust	0.389	2.569

Dependent variable: Decision to Pay Zakat Mal.
Source: Primary data processed, 2024.

The multiple linear regression analysis was conducted in two regression structures, with Trust (Z) as the dependent variable in the first structure and Decision to Pay Zakat Mal (Y) as

the dependent variable in the second structure. In the first structure, the constant was 2.853, while the coefficients for Zakat Knowledge and Community Preference were 0.329 and 0.481, respectively. The resulting equation was Trust = 2.853 + 0.329(Zakat Knowledge) + 0.481(Community Preference). In the second structure, the constant was 4.791, while the coefficients for Zakat Knowledge and Community Preference were 0.222 and 0.742, respectively. The resulting equation was Decision to Pay Zakat Mal = 4.791 + 0.222(Zakat Knowledge) + 0.742(Community Preference). The positive coefficients in both regression structures show that the corresponding independent variables had positive coefficient directions in the reported regression models.

Table 7. Multiple Linear Regression Results

Model	Variable	B	Std. Error	Beta
Z	Constant	2.853	2.453	-
	Zakat Knowledge	0.329	0.068	0.342
	Community Preference	0.481	0.063	0.540
Y	Constant	4.791	3.838	-
	Zakat Knowledge	0.222	0.107	0.167
	Community Preference	0.742	0.099	0.603

Source: Primary data processed, 2024.

The hypothesis testing results were obtained using the t-test and F-test. The t-test showed a significance value of 0.249 for Zakat Knowledge, 0.000 for Community Preference, and 0.077 for Trust in relation to the Decision to Pay Zakat Mal. Based on the reported 0.05 significance level, Zakat Knowledge was not statistically significant, Community Preference was statistically significant, and Trust was not statistically significant in the individual test. The simultaneous test produced an F value of 38.669 with a significance value of 0.000, showing that Zakat Knowledge, Community Preference, and Trust jointly had a statistically significant relationship with the Decision to Pay Zakat Mal in the reported model. The coefficient of determination for the first structure showed an R value of 0.782, an R Square of 0.611, and an Adjusted R Square of 0.604, while the second structure produced an R value of 0.708, an R Square of 0.501, and an Adjusted R Square of 0.492. The reported Adjusted R Square values therefore describe 60.4% of the variation in Trust in the first structure and 49.2% of the variation in Decision to Pay Zakat Mal in the second structure, with the remaining variation attributed to variables outside the reported models.

Table 8. t-Test Results

Variable	B	Std. Error	Beta	t	Sig.
Constant	4.040	3.824	-	1.057	0.293
Zakat Knowledge	0.135	0.117	0.102	1.159	0.249
Community Preference	0.616	0.121	0.500	5.080	0.000
Trust	0.263	0.148	0.190	1.782	0.077

Dependent variable: Decision to Pay Zakat Mal.
Source: Primary data processed, 2024.

Table 9. F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	794.894	3	264.965	38.669	0.000
Residual	746.876	109	6.852	-	-
Total	1541.770	112	-	-	-

Predictors: Trust, Zakat Knowledge, Community Preference.
Dependent variable: Decision to Pay Zakat Mal.

Source: Primary data processed, 2024.

Table 10. Coefficient of Determination

Structure	R	R Square	Adjusted R Square	Std. Error of Estimate
X1, X2 to Z	0.782	0.611	0.604	1.68988
X1, X2 to Y	0.708	0.501	0.492	2.64342

Source: Primary data processed, 2024.

The path analysis was then used to examine the direct and indirect relationships among Zakat Knowledge, Community Preference, Trust, and Decision to Pay Zakat Mal. In the first path structure, Zakat Knowledge had a standardized coefficient of 0.342 toward Trust, while Community Preference had a standardized coefficient of 0.540 toward Trust. The model summary for this structure produced R = 0.782, R Square = 0.611, Adjusted R Square = 0.604, and a standard error of 1.690, with the reported residual coefficient E1 of 0.626. In the second path structure, the standardized coefficients were 0.102 for Zakat Knowledge toward Decision to Pay Zakat Mal, 0.500 for Community Preference toward Decision to Pay Zakat Mal, and 0.190 for Trust toward Decision to Pay Zakat Mal. The model summary for the second structure produced R = 0.718, R Square = 0.516, Adjusted R Square = 0.502, and a standard error of 2.618, with the reported residual coefficient E2 of 0.734. The complete path model therefore consisted of X1 and X2 as predictors of Z, followed by X1, X2, and Z as predictors of Y.

Table 11. Path Analysis Results

Stage	Relationship	Path Coefficient	Adjusted R Square
1	X1 to Z	0.342	62%
1	X2 to Z	0.540	62%
2	X1 to Y	0.102	37%
2	X2 to Y	0.500	37%
2	Z to Y	0.190	37%

Source: Primary data processed, 2024.

The direct and indirect effects were calculated to describe the role of Trust in the relationship between the independent variables and the Decision to Pay Zakat Mal. The direct effect of Zakat Knowledge on Trust was 0.342, while the direct effect of Community Preference on Trust was 0.540. For the relationship between Zakat Knowledge and Decision to Pay Zakat Mal through Trust, the direct effect was 0.102 and the indirect effect was calculated as 0.342 × 0.190 = 0.064, producing a total effect of 0.166. For Community Preference, the direct effect on Decision to Pay Zakat Mal was 0.500, while the indirect effect through Trust was calculated as 0.540 × 0.190 = 0.102, producing a total effect of 0.602. The direct effect of Trust on Decision to Pay Zakat Mal was 0.190, as reported in the path analysis. Accordingly, the two structural equations reported in the analysis were Z = 0.342X1 + 0.540X2 with R^2 = 62%, and Y = 0.102X1 + 0.500X2 + 0.190Z with R^2 = 37%.

Table 12. Direct and Indirect Effects

Stage	Relationship	Direct Effect	Indirect Effect	Total Effect
1	X1 to Z	0.342	-	0.342
1	X2 to Z	0.540	-	0.540
2	X1 to Y through Z	0.102	0.064	0.166
2	X2 to Y through Z	0.500	0.102	0.602
2	Z to Y	0.190	-	0.190

Source: Primary data processed, 2024.

2. Discussion

The findings show that zakat knowledge has a positive but statistically insignificant relationship with the decision to pay zakat mal. The regression analysis produced a coefficient of 0.135 with a significance value of 0.249, which is above the 0.05 threshold, indicating that zakat knowledge did not have a statistically significant direct effect on the decision to pay zakat mal in this study. This finding differs from Afandi *et al*. (2022), Darmawan and Arafah (2020), Elpida Yanti Harahap *et al*. (2022), Ardiansyah (2022), and Siti Alfajriyani and Hasrun (2022), who reported a significant relationship between zakat knowledge and zakat payment decisions. Itaq (2016) explains that zakat is a mandatory form of worship and that its provisions are clearly regulated in Islamic teachings, but knowledge of these provisions may still require other factors to encourage actual payment behavior. The present finding also differs from Arma *et al*. (2022), whose study emphasized the role of BAZNAS socialization programs in increasing public awareness of zakat. Therefore, the result suggests that zakat institutions need to strengthen education and socialization by connecting zakat knowledge with practical information about payment procedures, institutional services, and the benefits of paying zakat through formal zakat management organizations.

Community preference had a positive and statistically significant relationship with the decision to pay zakat mal. The regression coefficient was 0.616 with a significance value of 0.000, showing that higher community preference was associated with a higher decision to pay zakat mal. This finding is consistent with the concept of preference described by Nur (2005), in which preference relates to an individual's tendency to choose something based on personal perceptions, interests, and likes or dislikes. In the context of zakat, preference can be reflected in an individual's consideration of where, how, and through which institution zakat should be paid. Similar findings were reported by Kurniawati and Sukma (2017) and Darma *et al*. (2017), who found that preference was related to decisions concerning zakat payment and the selection of zakat institutions. Nabilah and Galuh (2023), Muthohar (2016), and Ma'fiyah *et al*. (2018) also found positive relationships between community or muzakki preferences and decisions to distribute zakat through formal institutions and digital payment channels. These findings suggest that zakat institutions need to consider the preferences of muzakki when developing payment services, communication strategies, and distribution mechanisms so that available zakat services correspond more closely with the choices of the community.

The results concerning muzakki trust show a positive but statistically insignificant direct relationship with the decision to pay zakat mal. The trust coefficient was 0.263 with a significance value of 0.077, which is higher than the 0.05 threshold, so the direct effect does not meet the statistical criterion applied in this study. Although the coefficient has a positive direction, the result should be distinguished from statistical significance because the positive coefficient alone does not establish a significant effect. This finding differs from Aisyah and Sutejo (2020), Fikri and Najib (2021), Yusniar and Kinsiara (2020), and Meisuri *et al*. (2021), whose studies found significant relationships involving trust and zakat-related decisions. Dwi Istikhomah and Asrori (2019) and Rinaldi and Devi (2022) also discussed the relationship between accountability, transparency, and trust in zakat management institutions, showing that institutional factors can be relevant to the development of muzakki trust. The present result suggests that trust may be related to the decision to pay zakat but does not independently explain the decision in the direct regression model. This finding becomes more relevant when trust is examined together with zakat knowledge and community preference through the path analysis conducted in this study.

The path analysis provides further insight into the indirect relationships among zakat knowledge, community preference, trust, and the decision to pay zakat mal. Zakat knowledge had a direct path coefficient of 0.102 toward the decision to pay zakat mal, an indirect effect of 0.064 through trust, and a total effect of 0.166, while community preference had a direct effect of 0.500, an indirect effect of 0.102, and a total effect of 0.602. The indirect effects were

obtained from the multiplication of the relevant path coefficients, namely 0.342 × 0.190 = 0.064 for zakat knowledge and 0.540 × 0.190 = 0.102 for community preference. These findings are relevant to Yuniar and Asiati (2022), Nugraha (2019), Marwa Kharie *et al*. (2023), and Pakawaru (2022), whose studies examined the relationship between zakat knowledge, trust, and muzakki behavior. The findings are also related to Hermawan and Paramita (2020), Amri and Marwiyati (2019), Ainun *et al*. (2023), and Triyawan (2016), who examined preferences and factors associated with muzakki decisions in selecting zakat payment channels or institutions. The indirect path results suggest that trust can function as a connecting variable between individual factors and zakat payment decisions, although the supplied results do not report a separate statistical significance test for each indirect effect.

Conclusion

The study concludes that zakat knowledge has a positive but insignificant direct effect on the decision to pay zakat mal, while community preference has a positive and significant effect. Zakat knowledge also has a positive indirect effect on the decision through muzakki trust, while community preference shows a positive indirect relationship through trust. In addition, muzakki trust has a positive relationship with the decision to pay zakat mal. These findings suggest that strengthening zakat education, community-oriented services, and muzakki trust can support decisions to pay zakat mal among the people of Blitar City.

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