THE INFLUENCE OF THE LEVEL OF RELIGIOSITY, INCOME AND EDUCATION OF BUSINESS PLAYERS ON THE OBLIGATION TO PAY ZAKAT IN SUNGAI PENUH

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh religiusitas, pendapatan dan pendidikan pelaku usaha terhadap kewajiban membayar zakat di kota Sungai Penuh. Sampel dalam penelitian ini sebanyak 111 orang responden (*muzakki*) di BAZNAS Kota Sungai Penuh. Penelitian ini hasilnya dikumpulkan melalui kuesioner yang diproses dan dianalisis menggunakan analisis regresi berganda. Metode yang yang digunakan dalam penentuan sampel dalam penelitian ini adalah teknik *Simple Random Sampling*. Uji kualitas data dalam penelitian ini adalah uji validitas *Pearson Correlation* dan uji reliabilitas menggunakan *Cronbach's Alpha*. Untuk Uji hipotesis dalam penelitian ini, menggunakan uji koofisien determinasi yang sudah disesuaikan dengan uji F, uji t. Hasil dari nilai signifikansi dari penelitian ini menunjukkan bahwa religiusitas, pendapatan dan pendidikan pelaku usaha berpengaruh secara signifikan terhadap kewajiban membayar zakat di kota Sungai Penuh dengan nilai signifikansi masing-masing yaitu 0,000, 0,010, dan 0,002. Ketika dilakukan pengujian secara bersama-sama, semua variabel berpengaruh secara signifikansi dengan nilai signifikansi sebesar 0,000.

Kata Kunci : Pendidikan, Religiusitas, Pendapatan.

ABSTRACT

This study examines the effect of religiosity, income and Education of business actors on the obligation to pay zakat in Sungai Penuh. The sample in this study was 111 respondents (muzakki) at the BAZNAS of Sungai Penuh. The results of this study were collected through questionnaires which were processed and analyzed using multiple regression analysis. The method used in determining the sample in this study is the Simple Random Sampling technique. This study's data quality test is the Pearson Correlation validity test and the reliability test using Cronbach's Alpha. To test the hypothesis in this study, the coefficient of determination test has been adjusted to the F test, t-test. The results of the significant value of this study indicate that Religiosity, Income and Education of business actors have a significant effect on the obligation to pay zakat in Sungai Penuh with their respective significance values of 0,000, 0,010, and 0,002. And when tested together, all variables have a significant effect with a significance value of 0,000.

Keywords : Education, Religiosity, Income.

INTRODUCTION

Indonesia's population is around 270,2 million people, 26,42 million of whom still live below the poverty line. Income inequality is still a significant problem faced by the Indonesian nation. Scholars argue that economic development in a country has created a choice between economic growth and distribution. The conventional distribution approach seems to fail in addressing both of these problems. Therefore, introducing zakat mechanisms is needed as an alternative approach to solving problems (Firmansyah, 2013).

Zakat is a mandatory poverty alleviation program (mandatory expenditure) in the Islamic economy. The impact of zakat should be significant and run automatically (built-in) in the Islamic system. According to Qardhawi (2007), zakat matters are not only borne by each individual, but there must be a role for the state to regulate good zakat management so that existing zakat bodies can carry out activities in an organized manner and can realize prosperity for every citizen. Therefore zakat institutions should have the authority and role in increasing the acceptance of zakat from the community and are also expected to be able to realize law

number 23 of 2011 concerning zakat management.

Based on the 2021 Indonesian Population Census, the population of Sungai Penuh is 97,770 people. Judging from the population's age structure, Sungai Penuh of people of productive age (15-59 years). Furthermore, seen from the level of Education, the average length of schooling of the population has reached 10.5 years. Thus, a relatively sufficient workforce can work in various types of companies in services, trade, and the manufacturing industry. In 2016 BPS realized business-related permits issued by the Investment and One-Stop Service Office for SIUP (Trading Business Permits) as many as 372 permits. The number of poor people from 2019 to 2021 is 3,03 thousand people. Therefore, the number of trading business permits indicates many trading businesses. With this large number, it should potentially increase the amount of zakat collection, one of which is trade zakat which can reduce the poverty rate. As for the data on zakat receipts at Baznas, they have fluctuated. In 2017-2021, it experienced a significant decrease of up to Rp. 450,000,000.

Table 1. Recapitulation of ZIS Acceptance Data at BAZNAS of Sungai Penuh

No	Year	Number of Recipients
1	2017	Rp. 2.251.088.000
2	2018	Rp. 1.900.500.000
3	2019	Rp. 1.400.000.000
4	2020	Rp. 600.000.000
5	2021	Rp. 450.000.000

Source : BAZNAS of Sungai Penuh (2022)

According to the table above, it can be concluded that *zakat maal* is still very taboo among the public. *Zakat maal* is a new thing that has not yet gained a vital position in society. Many Muslim residents in the city of Sungai Penuh still do not understand the position of zakat other than *zakat fitrah*, such as professional Zakat, trade and other Zakat. Some argue that the zakat that must be paid is *zakat fitrah* only, and payments are made in the month of *Ramadan* every year. Circumstances like this cause minimal zakat

collection, especially regarding the issuance of zakat assets.

According to Saifuddin, the application of trade zakat in the field is still far from what was expected, namely, still facing problems of lack of understanding and practice of the community, especially economic actors or small entrepreneurs, and the insignificant effect of zakat payments on the burden of paying taxes. The MUI fatwa is essential as a basis and legal certainty in applying trade zakat. Most people who can

pay zakat or fulfil the conditions for zakat do not know about zakat because the *muzzaki* lack knowledge or understanding of what assets must be paid zakat, including how to calculate zakat. And there are also some *muzzaki* who already know about obligatory but do not practice or pay zakat. (Antonio, 2001)

Based on BAZNAS research, of the potential Zakat, which reaches Rp. 327,6 trillion, only Rp. 71,4 trillion or around 21,7 percent has been realized. The potential for zakat will not run optimally if people do not have the awareness to pay zakat. One of the religious factors of a person can cause success or failure in collecting zakat from *muzakki* (Hafidhuddin, 2002). The religiosity factor manifests in implementing the guidelines Muslims follow in their daily activities and their assessment of the decision to fulfil the obligation to pay Zakat (Idris et al, 2012). The low amount of trade zakat collection can also be caused by the muzaki's interest in paying zakat and knowledge. Nugroho and Nurkhin (2019) explain that zakat is a driving factor for individuals. The zakat knowledge factor explains that each person has different knowledge that can lead him to behave. Satrio and Siswantoro (2016) also explained that a person's income variable significantly influences people's interest in paying zakat at amil zakat institutions. Therefore, when paying zakat, it is essential to consider the size of the income/income they get to pay.

Zakat management institutions should study the factors that encourage someone to issue zakat. Based on the description above, the author takes the title the influence of the level of religiosity, income and education of business actors on the obligation to pay zakat in Sungai Penuh.

LITERATURE REVIEW

Theory of Planned Behavior

The theory of Planned Behavior was developed by Ajzen (1991) through a book on organizational behaviour and human decisions to predict human behaviour. In this theory, Ajzen (1991) adds a third element to his model, namely perceived behavioural control. This element can affect a person's intention to perform a behaviour. According to Bandura (1982), perceived behavioural control is close to the concept of self-efficacy, which can influence the choice of activity, preparation for the activity and the final effort during the activity. Widiyanti (2017) explains that the need for recognition from others influences human behaviour, so they have narcissistic behaviour to show greatness and strength compared to other people.

Zakat

Several definitions in the language and terminology of zakat include growth, increase, and purity. Because it purifies the person who expels him from sin, the term zakat is called alms, which shows the sincerity of a Muslim in his devotion and obedience to Allah SWT Most High. The definition of zakat, according to fiqh, is to oblige his wealth to be handed over to the mustahik. The function of zakat is to protect wealth from destruction (Qardhawi, 2007).

Zakat in the Al-Quran is repeated in as many as 32 verses which contain the provisions of the zakat, 29 verses connecting zakat with prayer (Ali, 2006). This explains the close relationship between prayer and zakat, at the same time, reveals that Islam always pays attention to the relationship between humans and God (*Hablun min Allah*) and relations between humans (*Hablun min al-nas*).

The community needs to understand professional zakat because the current professional zakat is just developing 23 of 2011 concerning Zakat Management which lists professional zakat as a part of zakat mal (Article 4 letter h) under the name zakat income and services.

Zakat has an important socio-economic role because it can help narrow the gap between those who have and those who don't have. However, many problems need to be resolved at the Zakat Agency, such as low

zakat collection and a lack of coordination and synergy between institutions (Sardina & Zulfison, 2018). In addition, zakat can also increase piety to Allah SWT by reflecting noble moral characteristics, eliminating miserly with a high sense of humanity, not being greedy and materialistic and at the same time being able to clean and develop assets owned.

Religiosity

According to Fealy and White (2008), religiosity becomes a commodification of religion, turning faith into a commodity that can be traded for profit. The benefits obtained are not only in the form of material but also in non-material. The form of righteousness is shown by showing religious symbols as a form of expression which can be shown in various aspects, such as banking, tourism, fashion, preaching, to the media. Such treatment is a form of expression that aims to show a different character from other communities so that it gets its assessment from different circles. Not infrequently, some circles even set up various organizations to get sympathy with the use of religious symbols.

Mahmood (2005) explains the concept of religiosity in general, namely Pious self-cultivation and Embodiment. Pious self-cultivation is a paradigm for someone to make himself more obedient. This obedience is obtained by practice and discipline towards various applicable rules. Both the rules of relationship to God and relationships to humans. The embodiment describes the body, which is not only an embodiment but also a trait. Properties are shown in a better direction. This trait is undoubtedly obtained through an understanding of the concept of goodness and self-improvement that continues to be shown through the actions taken

Previous research by Pangestu (2017), Nur'aini and Ridla (2015) and Kartika (2019) concluded that religiosity positively correlates with interest in zakat payments. This result is supported by another study by Satrio and Siswantoro (2016) which

explains that religiosity positively influences interest in paying zakat professionally. This means the more religious a person is, the higher his awareness of paying for the zakat profession will be.

Income

According to the Big Indonesian Dictionary (KBBI), income results from business work. Income is also defined as a measure of the value of income in the currency of work units during a certain point. Income is an essential factor in determining the number of professional zakat obligations. The requirements for professional zakat include reaching the *nishab* and *haul* fulfilling it. *Nishab* is the minimum limit of assets to give Zakat which means that when income reaches a certain amount, a person is only subject to professional zakat obligation. The individuals with high incomes also have a high potential to pay zakat.

Knowledge

Literacy comes from the Latin litera (letters), defined as mastery of the writing system and the conventions accompanying them (Widiyant, 2017). Literacy is a stage of social behaviour in which individuals can read, interpret and analyze information and knowledge. Good zakat knowledge will impact active literacy participation.

The results of previous research concord with the conclusion that the higher a person's knowledge or literacy, the more motivated he will achieve achievements, including paying for the zakat. Pangestu (2017), in his research, also supports the conclusion that zakat literacy positively affects motivation to pay Zakat (Pangestu, 2017). This means that the higher the literacy rate of people, the more awareness of paying professional zakat will increase.

Previous Research

Adachi (2018) researched the Discourses of Institutionalization of the Zakat Management System in Contemporary Indonesia: Effects of the Revitalization of Islamic Economics. The research discusses

the practice of zakat and the standardized approach to zakat management. The result of the research is that the standardized approach to zakat helps to support community development and empowerment in Indonesia.

Muhammad & Saad (2016) discussed the Moderating Effect of Attitude toward Zakat Payment on the Relationship between Moral Reasoning and Intention to Pay Zakat. The research results show that attitudes and moral reasons have a positive and significant effect on zakat payments from entrepreneurs and business people

Cokrohadisumarto et al, (2020) researched a study of the Indonesian community's behaviour in paying zakat. The study results show that in the absence of government regulations regarding the obligation to pay zakat for Muslims, people's behaviour in paying zakat can be shaped through two things: increasing the understanding of zakat and strengthening the credibility of zakat management institutions.

RESEARCH METHODS

This research uses quantitative methods. Quantitative methods aim to understand, describe, and predict the nature of phenomena, mainly through the development of models and theories. This study uses research instruments, and data analysis is quantitative/qualitative, intending to test the hypotheses created (Sugiyono, 2017).

In this study, the primary data are the factors that influence the community's interest in paying zakat in Sungai Penuh through the variables of religiosity, income and education. Secondary data is obtained from books, brochures and articles from websites related to research or supporting data such as data from second parties or data that does not come directly. From these secondary data, researchers can be helped to complete the data from the research that will be made.

The population in this study is several Muslim business community communities in Sungai Penuh that have trading business licenses (SIUP), totalling 372 traders.

The sampling technique in this study used a simple random sampling method. If a sample of size n is drawn from a finite population of size N so that each unit in the sample has an equal chance of being selected, then the sampling procedure is called simple random sampling. Sampling is obtained from the solving formula.

Where: $n = \frac{N}{1 = Ne^2}$

n : sample size

N : population size

e : Critical value (accuracy limit, desired significance limit, or percentage of inaccuracy due to sampling error 5%)

$$n = \frac{154}{1 + 154\,(0,05)^2} = 111$$

From these calculations, the number of samples is 111. So the number of samples that will be used to represent the population in this study is 111 respondents.

To strengthen the data obtained, it is necessary to have a data collection process. The things author does are:

a. Observation is one of the operational techniques of collecting data by carefully and systematically recording objects that are directly observed. The author made observations at BAZNAS, which were needed in this study.

b. Distributing questionnaires or questionnaires is a data collection technique by submitting or sending a list of questions filled out by the respondents themselves. The questionnaire in this study was distributed to Muslim entrepreneurs from the entire river community to be filled in and returned to the author.

The instrument used in this study was a questionnaire with a measurement scale

used in research called the Likert scale. The likert scale is five choices of answers from very good, disagree, to strongly agree which is a person's attitude or perception of an event or question which is a person's attitude or perception of an event or question given in the form of a questionnaire

Data analysis technique

Validity test

Ghozali (2018) states that validity is the most critical criterion that indicates the extent to which the instrument must be measured. Validity is the degree to which differences are found with verifiers that reflect fundamental differences between those tested.

Reliability test

The reliability of measuring instruments that provide consistent results. If an instrument's quality of reliability is satisfied, then we can be sure that situational factors will not interfere (Ghozali, 2018).

Classic assumption test

Normality test

The normality test aims to test whether the dependent and independent variables are generally distributed in the regression model. As it is known that the test assumes the residual value follows the normal distribution. However, a good regression model distributes data typically or close to normal (Ghozali, 2018).

Linearity Test

The linearity test is used to determine whether the independent variable and the dependent variable in this study have a linear relationship if an increase follows the increase in the independent variable's score in the dependent variable's score. The criterion applied to express linearity is the F value.

Multicollinearity Test

The multicollinearity test aims to explain the relationship between the independent variables. How to detect multicollinearity can be explained through the Variation Inflation Factor (VIF) value. Generally, if the VIF is lower than 10, the multicollinearity variable will have problems with the independent variables or vice versa (Gujarati, 2012).

Heteroscedasticity Test

The heteroscedasticity test aims to test whether the part in a regression model of variance is dissimilar from one observation to another. This is called heteroscedasticity (Gujarati, 2012).

Multiple Linear Regression Analysis

The analysis used in this study is multiple linear regression, which looks at the influence of religiosity, income and knowledge of Muslim entrepreneurs in paying trade zakat in Full River. In other words, multiple regression analysis investigates the effect of the independent variables on the dependent variable (Ghozali, 2018)

Hypothesis testing

Partial Test (t-test)

A partial test is an individual statistical test to determine whether each variable does not depend on the variable taken. The T-test is used to explain the effect of independent variables on partially approved variables. This test can be done by comparing the values on the T table if T table > T counts with a significance below 0,05 (5%). Then partially, the independent variables can determine the significance of the participation variable and vice versa (Sugiyono, 2005).

Simultaneous Test (Test F)

The F statistical test shows whether all the independent variables included in the model have a combined effect on the dependent variable (Ghozali, 2018). The F test can be done by looking at the significance value of F at the output of the regression results using SPSS with a significance level of 0.05 (α = 5%). If the possible value is more significant than 0.05, the regression model is not fit. Meanwhile, if

the probability value is smaller than the regression value, it is feasible or feasible to use.

FINDING AND DISCUSSION

Descriptive Statistical Test Results

The variables used in this study are Religiosity, Income and Education towards Muslim entrepreneurs in paying trade zakat in Sungai Penuh will be tested descriptive statistics.

Table 2. Descriptive Statistics Test Results

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Religiosity	111	17.00	25.00	21.9279	2.18137	4.758
Income	111	11.00	15.00	12.9099	1.06643	1.137
Education	111	12.00	20.00	17.0090	1.81156	3.282
Valid N (listwise)	111					

Source: Processed Data (2022)

Religiosity Variable The minimum respondent's answer is 17, and the maximum is 25, with a total average of 21,927 and a standard deviation of 2,181. The standard deviation value, which is smaller than the mean value, indicates that the distribution of the religiosity variable data is small, meaning there are no gaps or differences in the answers to the Religiosity Variable questionnaire.

Income variable the minimum answer for respondents is 11, and the maximum is 15, with an average of 12,909. And a standard deviation of 1,066. The standard deviation value, which is smaller than the average value, indicates that the distribution of the Income variable data is small, which means that there are no gaps or differences in the answers to the Income Variable questionnaire.

Education Variable, The minimum answer for respondents, is 12, and the maximum is 20, with a total average of 17,009. and a standard deviation of 1,811. The standard deviation value, which is smaller than the mean value, shows that the distribution of the Education variable data is small, which means that there are no gaps or differences in the answers to the Education Variable questionnaire.

Data Quality Test Results

Validity test

Table 3 shows the results of the validity test of these three variables: Religiosity, Income and Education of Muslim entrepreneurs in paying trade zakat in Sungai Penuh.

Table 3. Validity Test Results

		Religiosity	Income	Education	interest_zakat_trade
Religiosity	Pearson Correlation	1	.220[*]	.175	.460[**]
	Sig. (2-tailed)		.020	.066	.000
	N	111	111	111	101
Income	Pearson Correlation	.220[*]	1	.118	.354[**]
	Sig. (2-tailed)	.020		.217	.000
	N	111	111	111	101
Education	Pearson Correlation	.175	.118	1	.387[**]
	Sig. (2-tailed)	.066	.217		.000
	N	111	111	111	101
interest_zakat_trade	Pearson Correlation	.460[**]	.354[**]	.387[**]	1
	Sig. (2-tailed)	.000	.000	.000	
	N	101	101	101	101

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Source: Processed Data (2022)

Based on table 3, all items of religiosity, income, and education questions are said to be valid. This can be seen from the r count, which is greater than the r table (r count > 0,207), so the questionnaire is feasible to use as a research instrument.

Reliability Test

Table 4 shows the reliability test results for the four research variables used in this study, namely the variables of Religiosity, Income, and Education.

Table 4. Reliability Test Results

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Religiosity	29.9189	4.875	.250	.287
Income	38.9369	9.423	.226	.294
Education	34.8378	6.919	.193	.296

Source: Processed Data (2022)

Table 4 shows Cronbach's alpha value for Religiosity of 0,287, Income of 0,294, and Education of 0,296. Thus it can be concluded that the statements in this questionnaire are reliable because they have a Cronbach's alpha value greater than 0,207. This shows that each question used will be able to obtain consistent data, which means that if the statement is submitted again, it will obtain an answer that is relatively the same as the previous answer.

Classic assumption test

Before carrying out multiple linear regression analysis, it was first tested whether the data could be tested for the regression model by testing the classical assumptions of the multicollinearity test, normality test, and heteroscedasticity test.

Multicollinearity Test

Multicollinearity testing is carried out to determine whether there is a relationship or correlation between the independent variables. The method used to detect symptoms of multicollinearity is to look at VIF (variance inflation factor). If the VIF value is less than 10,00, multicollinearity does not occur.

Table 5. Multicollinearity Test Results

Model		Unstandardized Coefficients		Coefficients^a Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig	Tolerance	VIF
1	(Constant)	1.394	1.637		.852	.396		
	Religiosity	.204	.051	.342	3.956	.000	.904	1.107
	Income	.272	.103	.225	2.632	.010	.927	1.079
	Education	.193	.059	.276	3.250	.002	.940	1.064

a. Dependent Variable: interest_zakat_trade

Source: Processed Data (2022)

The results of the multicollinearity test indicate that there are no multicollinearity symptoms in all the explanatory variables of the regression model used, namely Education, Religiosity and Income, because all VIF values are < 10,00 and all tolerance values are > 0,1

Normality test

Figure 1 explains the normality test results, where the image shows the distribution of data around the diagonal line by following the direction of the diagonal line.

Figure 1. Normality Test
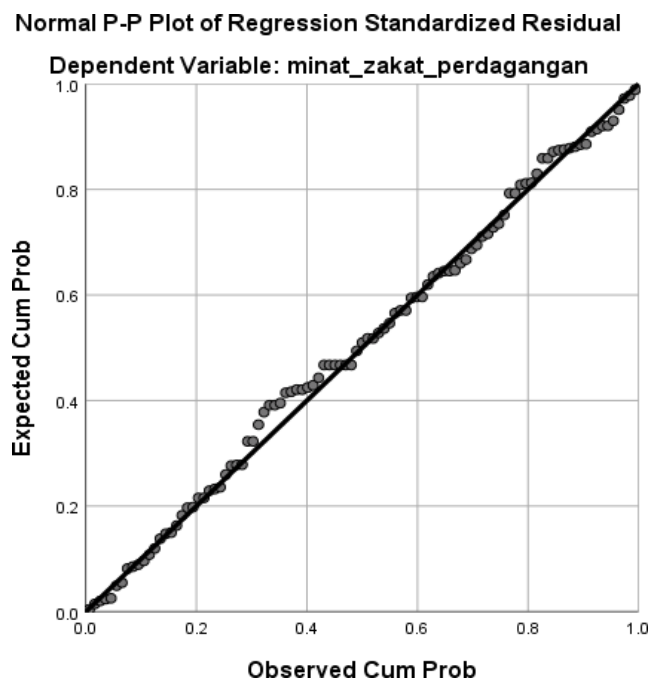
Source: Processed Data (2022)

Based on Figure 1, it is known that the results of the normality test with the standard probability plot graph test show the distribution of dots around the diagonal centre line and follow the direction of the diagonal line, so it can be concluded that the

residual data is typically distributed. The regression model meets the normality test requirements.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether there is an inequality of variance in the regression model from one residual observation to another. The heteroscedasticity test in this study was to see whether there was a specific pattern on the scatterplot graph between SRESID and ZPRED. Assuming that if the dots spread above and below the axis and do not form a pattern, then heteroscedasticity does not occur.

Figure 2. Heteroscedasticity Test
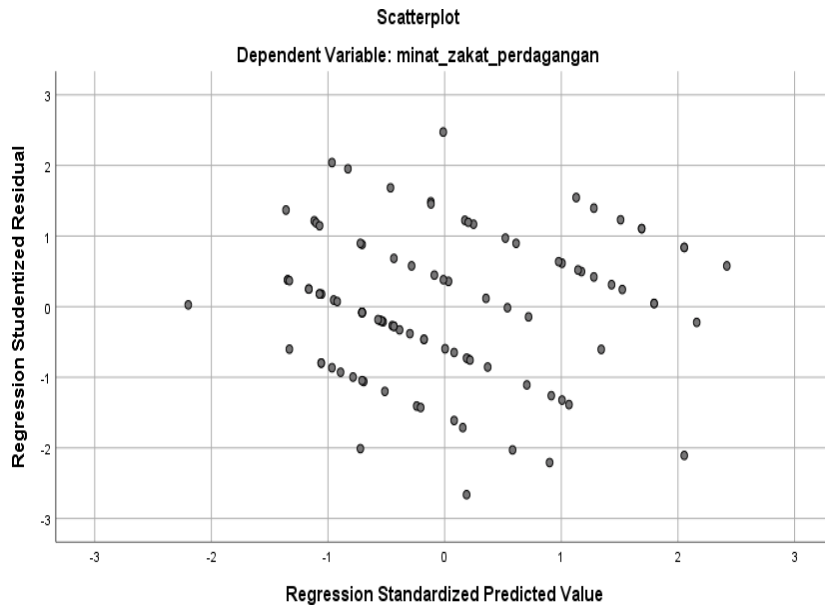
Source : Processed Data (2022)

The results of the SPSS scatterplot output display above are shown in Figure 2. If the dots spread above and below the zero (0) number on the Y-axis line, the dots do not gather only above or below. The dots do not form a uniform pattern. Clear, non-wavy dots widen, then narrow and widen again. This means that there is no heteroscedasticity in the regression equation model, so the regression model is feasible to use to predict the effect of Education, Religiosity and Income on the Interests of Zakat Muslim Entrepreneurs.

Hypothesis Test Results

Hypothesis testing is carried out using multiple regression analysis models, namely:

Determination Coefficient Test

The table below explains the percentage value of the relationship between the factors that influence the interest of Muslim entrepreneurs to pay zakat.

Table 6. Multiple Coefficient Test

Model Summary[b]

R	R Square	Adjusted R Square	Std. Error of the Estimate
.586[a]	.344	.323	1.04682

Source: Processed Data (2022)

Based on the output above, it is known that the Adjusted R square value is 0,323. This means that the effect of the variables X1, X2, and X3 simultaneously on variable Y is 32,3%.

Statistical t-test results

Statistical t-test was used to determine the effect of each independent variable individually on the dependent variable tested at a significance level of 0,05. The results of the t-statistical test can be seen in table 4.8 if the probability value is sig. t is more minor than 0,05, then the hypothesis is accepted, whereas if the probability value is sig. t is more significant than 0,05, and then the hypothesis is rejected.

Table 7. Statistical t-test

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.394	1.637		.852	.396		
	Religiosity	.204	.051	.342	3.956	.000	.904	1.107
	Income	.272	.103	.225	2.632	.010	.927	1.079
	Education	.193	.059	.276	3.250	.002	.940	1.064

a. Dependent Variable: interest_zakat_trade

Source: Processed Data (2022)

Hypothesis Test Results from 1

The effect of religiosity on Muslim entrepreneurs in paying trade zakat in entire river cities can be seen in table 7, and the religiosity variable has a t count of 3,956. The calculated t value is more significant than the t table (3,956 > 1.987). It has a significant level of 0,000, which means accepting H1 so that the Religiosity variable has a significant effect on Muslim entrepreneurs in paying trade zakat in Sungai Penuh because the Religiosity variable owns a significance level smaller than 0,05.

Hypothesis Test Results from 2

The effect of income on Muslim entrepreneurs in paying trade zakat in Sungai Penuh can be seen in table 7, and the income variable has a t count of 2,632. This calculated t value is more significant than the t table (2,632 > 1,987) and has a significant level of 0,010. This means accepting H2 so that the Income variable has a significant effect on Muslim entrepreneurs in paying trade zakat because the level of significance possessed by the Income variable is higher smaller than 0,05.

Hypothesis Test Results from 3

The influence of Education on Muslim entrepreneurs in paying trade zakat in Sungai Penuh can be seen in table 7. The education variable has a t count of 3,250, with a significant probability of 0,002. This t count value is greater than the t table value (3,250 > 1,987). This means accepting H3 so that the Education variable has a significant effect on the interest of Muslim entrepreneurs in paying trade zakat in Sungai Penuh because the Education variable's significance level is less than 0,05.

Simultaneous Test Results (F)

Table 8. Simultaneous Test F

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	55.646	3	18.549	16.927	.000[b]
	Residual	106.295	97	1.096		
	Total	161.941	100			

Source: Processed Data (2022)

The simultaneous test determines the effect of all the independent variables included in the regression model on the dependent variable tested at a significant level of 0,05. The results of the F statistical test can be seen in table 8. The hypothesis is accepted if the probability value is less than 0,05. Meanwhile, if the probability value is greater than 0,05, the hypothesis is rejected.

The Influence of Religiosity

The study results the show that religiosity has a positive and significant effect on the interest of Muslim entrepreneurs with zakat. The Religiosity regression coefficient's positive sign indicates that Religiosity can increase the interest of the Zakat Muslim Community. Religiosity can affect the interest of Zakat Muslim Entrepreneurs, as seen from the average Religiosity of 21,888 with a standard deviation of 2,159 and the significance level of the Religiosity variable of 0,002, less than 0,05. These results indicate that religiosity significantly affects the interest of Muslim entrepreneurs with zakat. This is in line with Salmawati (2018) research, Fitri showing that religiosity influences *muzakki's* interest in paying zakat at the *Baitul Mal*. Nur'aini and Ridla (2015) pointed out that religiosity significantly affects *muzakki's* interest in channelling professional zakat to amil zakat institutions. *Muzakki* who are obedient and afraid of violating religious provisions, can make *muzakki* pay zakat.

Income Effect

Based on the results of the study shows that income has a positive and significant effect on the interest of Muslim entrepreneurs with zakat. The sign of the positive regression coefficient of the Income variable indicates that each increase in Income can increase the interest of Zakat Muslim Entrepreneurs. The ability of income to influence the interest of Zakat Muslim Entrepreneurs can be seen from the average income of 12,933 with a standard deviation of 1,078, and the significance level of the income variable is 0,001, which is less than 0,05. These results identify that income has a positive and significant effect on the interest of Muslim entrepreneurs with zakat. This research is in accordance with Satrio and Siswantoro (2016), which shows that the income factor positively affects people's interest in paying zakat through the Amil Zakat Institution. Nasution (2017) also stated that from statistical tests, the factor that most influenced the public to pay Zakat to BAZNAS was income.

Educational Influence

Based on the results of the study shows that income has a positive and significant effect on the interest of Muslim entrepreneurs with zakat. The sign of the positive regression coefficient of the Income variable indicates that each increase in Income can increase the interest of Zakat Muslim Entrepreneurs Ability.

Income affects the interest of Zakat Muslim Entrepreneurs as seen from an average income of 17,000 with a standard deviation of 1,811 and a significance level of the Education variable of 0,002, less than 0,05. These results identify that Education has a positive and significant effect on the Interests of Zakat Muslim Entrepreneurs. This research follows research conducted by Nasution (2017) which shows that the high Education possessed affects the awareness of

muzakki that the higher the Education, the higher the awareness to pay zakat.

The influence of religiosity, income and Education on Muslim entrepreneurs in paying trade zakat in Sungai Penuh

The results of the hypothesis testing from the researchers showed that there was an influence of Education, Religiosity and Income on the Interests of Zakat Muslim Entrepreneurs. Thus, the higher the Religiosity, Income and Education, the higher the level of interest of Zakat Muslim Entrepreneurs.

CONCLUSION

This study aims to determine the effect of religiosity, income and Education of business actors on the obligation to pay zakat in Sungai Penuh. The respondents of this study were 111 *muzakki* people in Sungai Penuh. Based on the data that has been collected and the tests that have been carried out by researchers on problems using multiple regression models, the following conclusions can be drawn: (a) The Effect of Religiosity of Business Actors on the Obligation to Pay Zakat in Sungai Penuh religiosity has a positive and significant influence on Entrepreneurs' interest in paying zakat. *Muzakki*, who are obedient and afraid of violating religious provisions, can make *muzakki* pay zakat. (b) The influence of income of business actors on the obligation to pay Zakat in Sungai Penuh, if the *muzakki* has a high salary or income from his business, he will be more obedient in paying zakat. The positive sign of the income variable's regression coefficient indicates that any income increase can increase business actors' interest in paying zakat. (c) The Effect of Education on Business Actors on the Obligation to Pay Zakat in Sungai Penuh the high level of Education in Sungai Penuh has affected *muzakki's* awareness that the higher the Education, the higher the awareness to pay zakat. The positive sign of the regression coefficient of the Education

variable indicates that each increase in Education can increase the interest of business actors in paying zakat. (d) The Influence of Religiosity, Income and Education on the Interests of Muslim Entrepreneurs with Zakat. Thus, the higher the Religiosity, Income and Education, the higher the level of interest of Zakat Muslim Entrepreneurs.

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