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Income and Trust Influences on ZIS Payment Interest: Evidence from Zakat Institutions in Palopo City

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ABSTRACT

This study examines the influence of income and trust in zakat collection institutions on ZIS payment interest among Muslim communities in Palopo City, Indonesia. Zakat, infaq, and sedekah (ZIS) play a crucial role in promoting social welfare and economic redistribution, yet public participation in formal ZIS payments remains below its potential. Understanding behavioural factors influencing payment interest is therefore essential to improving institutional effectiveness. This research employs a quantitative approach using survey data collected from Muslim residents in Palopo City. Data were analysed using statistical techniques to examine the relationships between income, trust, and interest in paying ZIS through formal institutions. The findings indicate that trust in zakat management institutions plays a significant role in shaping individuals' interest in paying ZIS, reflecting the importance of transparency, accountability, and institutional credibility. Income represents financial capacity and also contributes to payment interest, although its influence may vary depending on individual awareness and motivation. These results highlight that both economic and psychological factors are important in explaining ZIS payment behaviour. This study provides practical implications for zakat institutions to strengthen public trust through improved governance, service quality, and transparency. Enhancing these institutional aspects is expected to increase community participation and optimise ZIS collection for social welfare improvement.

Keywords: Income, Trust, Zakat, Infaq, Sadaqah, Interest.

I. Introduction

Zakat, infaq, and sedekah (ZIS) play an important role in promoting social welfare and economic redistribution in Muslim societies. Zakat, as one of the pillars of Islam, has great potential to improve the welfare of the Muslim community (Kahf, 1995). In Indonesia, zakat management is regulated by the National Zakat Amil Agency (BAZNAS) and Zakat Collection Institutions (LAZ) under Law Number 23 of 2011 concerning Zakat Management. These institutions are responsible for collecting and distributing zakat funds effectively and transparently to achieve social and economic justice. Despite its significant potential, the realization of the ZIS collection has not been fully optimized. Public compliance in paying zakat, infaq, and sedekah remains relatively low (BPS, 2023). Historically, effective zakat management has been demonstrated since the time of the Prophet and continued during the Rashidun Caliphate. For example, Caliph Umar bin Khattab



implemented a decentralized zakat distribution system to improve efficiency and effectiveness in reaching beneficiaries (Aisyah & Ismail, 2019). However, in modern contexts, several challenges remain, including limited public understanding of zakat obligations, lack of information about zakat institutions, and weak trust in fund management and distribution processes (Haffizha & Laksamana, 2023). Research by BAZNAS also shows that transparency and accountability in zakat management significantly contribute to increased public participation in paying zakat (BAZNAS, 2021).

Among the factors influencing individuals' willingness to pay ZIS, income and trust are frequently discussed as key determinants. Income reflects an individual's financial capacity to fulfill religious obligations and may influence interest in paying zakat (Ikwanusofa & Ichsan, 2023). However, previous studies show inconsistent findings, as some research reports that income does not significantly affect interest in paying ZIS (Muftasari, 2019). In contrast, trust in zakat management institutions consistently plays an important role in shaping individuals' willingness to channel their ZIS through formal institutions (Aziz et al., 2024). Trust reflects confidence in institutional professionalism, transparency, and accountability in managing public funds. In addition to zakat, infaq and sedekah also play important roles in Islamic social finance. Infaq refers to voluntary spending for the benefit of others, with flexible amounts and timing depending on individual willingness (Taher et al., 2016). Sedekah represents acts of giving motivated by faith and sincerity without expecting material returns, and it contributes to both social welfare and personal spiritual fulfillment (Anjelina et al., 2020). The large potential of ZIS in Indonesia is believed to support economic equity and poverty reduction, yet the collected funds remain far below their potential (Akbar, 2009).

Palopo City, with a Muslim population of approximately 85.75% of its total population, has considerable zakat potential (Data BPS Kota Palopo, 2024). Zakat management in this region involves BAZNAS Palopo City and Zakat Collection Units (UPZ), which play an important role in collecting and distributing zakat funds (Laporan Tahunan BAZNAS Kota Palopo, 2023). However, fluctuations in zakat distribution and variations in public participation indicate that understanding the factors influencing ZIS payment behavior remains important. The effectiveness of zakat institutions in bridging muzakki and mustahiq depends heavily on their ability to build trust, provide good services, and ensure transparency in fund management (Rozikan & Zakiy, 2019; Ascarya, 2012). Although previous studies have examined factors influencing zakat payment behavior, empirical evidence analyzing the simultaneous influence of income and trust on interest in paying ZIS at the local institutional level remains limited, particularly in Palopo City. Understanding these behavioral factors is essential to improving the effectiveness of zakat management and increasing public participation.

Based on the issues described above, an important question arises regarding the factors that influence individuals' interest in paying zakat, infaq, and sedekah (ZIS), particularly in the context of local zakat management. Therefore, this study seeks to address the following research question: How do income and trust in zakat collection institutions influence the interest in paying zakat, infaq, and sedekah (ZIS) among Muslim communities in Palopo City?. Therefore, this study aims to analyze the influence of income and trust in zakat collection institutions on the interest in paying zakat, infaq, and sedekah (ZIS) among Muslim communities in Palopo City. This research is expected to provide a clearer understanding of the factors influencing community participation in ZIS payments and serve as a basis for improving institutional services and policy effectiveness. Zakat, infaq, and sedekah (ZIS) represent key instruments in Islamic social finance that aim to promote economic redistribution and social welfare. In recent years, zakat management has experienced significant institutional development, including the expansion of formal zakat organizations, increased regulatory oversight, and the adoption of digital payment systems. These developments are intended to improve efficiency, transparency, and public participation.

However, despite institutional and technological advancements, the realization of ZIS collection remains far below its potential in many regions. This indicates that structural improvements alone are insufficient without understanding behavioural factors influencing individuals' willingness to participate in ZIS payments. Previous studies have identified various determinants of ZIS payment behaviour, including socio-economic conditions, psychological motivation, and institutional characteristics. Among these factors, income reflects financial capacity, while trust represents confidence in institutional management. Both

variables are frequently discussed as key determinants of participation. Therefore, examining their relationship with interest in paying ZIS is essential for understanding community engagement and improving zakat management effectiveness.

II. Literature Review and Hypothesis Development

Zakat, infaq, and sedekah (ZIS) represent key instruments in Islamic social finance that aim to promote economic redistribution and social welfare. In recent years, zakat management has experienced significant institutional development, including the expansion of formal zakat organizations, increased regulatory oversight, and the adoption of digital payment systems. The rapid growth of digital zakat platforms and financial technology has further transformed how individuals engage in ZIS payments. These developments are intended to improve efficiency, transparency, and public participation. Zakat is not only a religious obligation but also a mechanism for community economic empowerment. Effective zakat management has been shown to enhance micro-enterprise capacity and promote local economic development by improving beneficiaries' welfare. This indicates that zakat plays a strategic role in sustainable community-based economic development (Anwar et al., 2025). Trust is an important psychological factor influencing individuals' decisions to engage with institutions. Higher levels of trust have been found to increase individuals' willingness to participate in economic or social activities facilitated by specific organizations (Setyawan et al., 2025).

However, despite institutional and technological advancements, the realization of ZIS collection remains far below its potential in many regions. This indicates that structural improvements alone are insufficient without understanding behavioural factors influencing individuals' willingness to participate in ZIS payments. Previous studies have identified various determinants of ZIS payment behaviour, including socio-economic conditions, psychological motivation, and institutional characteristics. Among these factors, income reflects financial capacity, while trust represents confidence in institutional management. Both variables are frequently discussed as key determinants of participation. Therefore, examining their relationship with interest in paying ZIS is essential for understanding community engagement and improving zakat management effectiveness.

2.1. Income

Income represents an individual's financial resources used to meet daily needs and sustain livelihood, both directly and indirectly. It includes all earnings received in monetary or non-monetary form from work activities (Kasaluhe et al., 2025). In the context of ZIS participation, income reflects not only financial capacity but also perceived ability to allocate resources for religious and social obligations. Income should not be interpreted merely as earnings. In ZIS behaviour, income is closely related to financial stability, consumption priorities, and individuals' perception of economic sufficiency. People with similar income levels may display different ZIS payment behaviour depending on financial literacy, religiosity, and institutional trust. Thus, income functions as an enabling factor rather than a sole determinant of participation. Empirical studies provide evidence supporting the role of income. Sumadi and Priliastuti (2021), using quantitative survey analysis, found that income, trust, and religiosity significantly influence public interest in paying zakat. Syafitri et al. (2021) also reported that income level significantly affects ZIS payment behaviour. Similarly, Kartika (2020) found that income positively influences interest in paying zakat.

However, findings are not entirely consistent. Yani (2020), based on statistical analysis of community respondents, found that income does not significantly influence public interest in paying zakat, infaq, and sedekah. This suggests that financial capacity alone may not sufficiently explain participation, and that non-economic factors such as institutional credibility or religious motivation may play a stronger role. These conflicting findings indicate that income is an important but not exclusive determinant of ZIS payment behaviour. Therefore, it should be analysed together with other behavioural and institutional factors. Income

indicators include daily sales revenue, regular daily revenue, and revenue during peak periods such as major religious or national holidays (Yuniasih & Hikmah, 2021).

H1: Income has a positive and significant effect on the interest in paying ZIS.

2.2. Trust

Trust refers to confidence in the reliability, integrity, and accountability of an institution. Saidah & Muhid (2021) emphasize that trust is fundamental in building commitment and long-term relationships between individuals and organizations. Trust has been widely recognized as a key determinant influencing individuals' engagement with institutions and financial decision-making processes (Morgan & Hunt, 2020; Sirdeshmukh et al., 2018). In zakat management, trust reflects public belief that zakat institutions manage funds professionally, transparently, and responsibly. This perception influences whether individuals choose to channel their ZIS through formal institutions or distribute it independently.

Empirical evidence consistently highlights the importance of trust. Aziz et al. (2024), using quantitative modelling, found that trust and knowledge significantly influence interest in paying ZIS. Fahad (2019) also found that trust, income, and knowledge of zakat significantly affect public interest in paying zakat. Similarly, Khalwani (2024) and Aziz et al. (2024) confirmed that trust significantly influences interest in paying zakat, infaq, and sedekah. Trust is built through openness, honesty, competence, integrity, accountability, sharing, and appreciation. Maharani & Darmastuti (2010) identify four indicators of trust: reliability, honesty, caring, and credibility. Although most studies confirm the importance of trust, its level may vary across institutional contexts depending on governance quality and transparency. This indicates that trust is context-dependent and should be examined at the local institutional level.

H2: Trust has a positive and significant effect on the interest in paying ZIS.

2.3. Interest in Paying ZIS

Interest refers to an individual's tendency or desire to engage in a particular activity (Elendiana, 2020). In Islamic social finance, interest in paying ZIS refers to an individual's willingness to allocate part of their wealth for zakat, infaq, and sedekah. Interest is influenced by internal and external motivations. Maimunah (2016) explains that interest functions as a motivational force that drives individuals to act according to their preferences when they have the freedom to choose. Setiawan (2017) identifies three indicators of interest: internal drive, social motives, and emotional factors. Previous studies show that behavioural intention is influenced by various psychological and environmental factors. Fadhil & Sari (2022) found that brand awareness and religiosity significantly influence interest in paying ZIS through digital platforms. Saputra et al. (2023) showed that user interface and product variety influence consumer purchase interest, while Penny & Arti (2022) found that digital marketing positively influences purchase interest. These findings indicate that behavioural intention is multidimensional and shaped by psychological perception, social influence, and environmental conditions. Therefore, interest in paying ZIS cannot be explained solely by economic factors.

2.4. Synthesis of Literature and Research Gap

Based on the theoretical and empirical review presented above, it can be concluded that income and trust are two important factors frequently examined in explaining the behavior of paying Zakat, Infaq, and Sadaqah (ZIS). Several studies indicate that income level increases individuals' financial capacity to fulfill religious and social obligations. However, empirical findings are not always consistent. Some studies report that income has a significant influence on interest in paying ZIS, while others find no significant effect, suggesting that economic factors alone do not always serve as the primary determinants of ZIS payment

behavior. In addition to economic factors, trust in zakat management institutions has been widely recognized as a crucial determinant of individuals' intention and decision to channel ZIS through formal organizations. Institutional transparency, accountability, and credibility are commonly associated with increased public participation. Nevertheless, previous research shows varying results regarding the extent to which trust influences interest in paying ZIS, particularly when examined alongside economic factors such as income.

In general, existing literature tends to examine these variables separately or within different regional contexts, resulting in a limited understanding of how income and trust simultaneously influence interest in paying ZIS within specific social settings. Furthermore, relatively few studies have explicitly investigated ZIS payment behavior at the local level by considering community characteristics and the institutional role of zakat organizations in particular regions. Based on these conditions, a research gap exists regarding the integration of economic and psychological–institutional factors in explaining individuals' interest in paying ZIS, especially within localized institutional contexts. Therefore, this study aims to empirically examine the influence of income and trust on interest in paying ZIS within the Muslim community in the selected research area. This study is expected to contribute to the literature on zakat payment behavior and provide practical implications for improving the effectiveness of zakat institution management.

2.5. Research Contribution of the Study

This study contributes to the literature on Islamic social finance by integrating economic and institutional–psychological factors in explaining individuals' interest in paying Zakat, Infaq, and Sadaqah (ZIS). While previous research has often examined income and trust separately or within different regional contexts, this study analyzes their combined influence within a specific local institutional setting. By focusing on community-level behavior and institutional trust simultaneously, this research provides a more comprehensive understanding of the determinants of ZIS participation. The findings are expected to enrich empirical evidence and support more effective zakat management strategies. The findings may assist zakat institutions in designing strategies to strengthen public trust and improve participation rates.

2.6. Limitations of Existing Literature

Although prior studies provide valuable insights into ZIS payment behavior, several limitations remain. Many studies examine economic or psychological factors independently, resulting in a limited understanding of how these variables interact in shaping participation decisions. In addition, variations in research settings, measurement approaches, and institutional contexts make it difficult to generalize findings across regions. Some studies also focus primarily on national or large-scale institutional perspectives, leaving local community dynamics underexplored. These limitations highlight the need for context-specific empirical research that integrates multiple behavioral determinants.

2.7. Transition to Research Design

Based on the theoretical and empirical gaps identified above, this study adopts a quantitative research approach to examine the influence of income and trust on interest in paying ZIS. Survey data are collected from Muslim communities within the selected research area to capture individual perceptions and behavioral tendencies. Statistical analysis is employed to test the proposed hypotheses and evaluate the relationships among the variables.

III. Method

This study employed a quantitative research design to examine the influence of income and trust on interest in paying zakat, infaq, and sadaqah (ZIS). Quantitative research is a systematic investigation

conducted through the collection and analysis of measurable data using statistical techniques (Purwanto, 2022). This study is grounded in behavioral intention theory, which explains that individuals' intentions to perform a particular behavior are influenced by psychological and situational factors, including perceived financial capacity and institutional trust. In the context of Islamic social finance, income represents financial capability, while trust reflects confidence in institutional management. These factors are expected to shape individuals' interest in paying ZIS. Examining these relationships at the local level is important because socio-economic conditions and institutional credibility may vary across regions. The population of this study consisted of the Muslim community in Palopo City, totaling 154,720 individuals based on data from BPS (2024). The sampling technique used was non-probability purposive sampling, in which respondents were intentionally selected based on criteria relevant to the research objectives. Respondents included Muslim individuals who reside in Palopo City, are at least 17 years old, have experience paying zakat, infaq, or sadaqah through zakat collection institutions, and are willing to participate in the study. The sample size was determined using the Slovin formula with a 5% margin of error, resulting in 119 respondents.

Primary data were collected using a structured questionnaire designed to measure income, trust, and interest in paying ZIS. The questionnaire employed Likert-scale items to capture respondents' perceptions and behavioral tendencies. The instrument was distributed directly to respondents or administered online via Google Forms. Data collection was conducted from September to October 2025. This study examines income and trust as independent variables and interest in paying ZIS as the dependent variable. The analysis evaluates both the individual and simultaneous effects of income and trust on interest in paying ZIS. Instrument validity was assessed through item validity testing, while reliability was evaluated using Cronbach's Alpha coefficient. All measurement scales met the acceptable reliability threshold of 0.70, indicating that the instruments were reliable for data analysis. Data were analyzed using descriptive statistics and inferential statistical methods with the assistance of SPSS version 22 software. Before hypothesis testing, classical assumption tests were conducted, including normality and linearity tests. Multiple linear regression analysis was applied to examine the simultaneous influence of income and trust on interest in paying ZIS. The t-test was used to evaluate the partial effects of each independent variable, while the coefficient of determination (R^2) was used to measure the explanatory power of the model. Multiple linear regression was selected because the study aims to examine the effect of more than one independent variable on a single dependent variable simultaneously, allowing for a comprehensive evaluation of the proposed hypotheses.

IV. Result and Discussion

4.1. Result

a. Normality Test

The normality test was conducted to examine whether the residuals of the regression model were normally distributed. In regression analysis, normally distributed residuals are important because they ensure the validity of statistical inference, particularly for t-tests and F-tests. Non-normal residuals may lead to biased standard errors, which can affect confidence intervals and hypotheses (Gujarati & Porter, 2009) (Ghozali, 2018). The normality of residuals was tested using the One-Sample Kolmogorov-Smirnov test in SPSS version 22. The results of the normality test are presented in Table 1.

Table 1. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		119
Normal Parameters ^{a,b}	Mean	.0230291
	Std.Deviation	1.09414242
Most Extreme Differences	Absolute	.202
	Positive	.202

	Negative	-.179
Test Statistic		.202
Asymp. Sig. (2-tailed)		.000 ^c

Based on Table 1, the Kolmogorov–Smirnov test produced a test statistic of 0.202 with a significance value of 0.000. Since the significance value is less than 0.05, the residuals are not normally distributed. This violation of the normality assumption needs to be addressed to ensure that the regression model produces valid parameter estimates. To correct this issue, outlier detection was conducted using casewise diagnostics. Observations with standardized residual values exceeding ± 3 were identified as potential outliers, following commonly accepted statistical criteria (Hair et al., 2019). After removing the identified outliers, the normality test was re-examined, and the model met the normality assumption. These results indicate that the regression model is appropriate for further analysis after the outlier adjustment.

b. Linearity Test

The linearity test was conducted to determine whether the relationship between the independent variables and the dependent variable followed a linear pattern. A linear relationship is required to ensure that the regression model accurately represents the association between variables. The results of the linearity test between income and interest are presented in Table 2.

Table 2. ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig
Interest * Income	Between Groups	(Combined)	70.096	9	7.788	3.273	.001
		Linearity	43.042	1	43.042	18.086	.000
		Deviation From Linearity	27.053	8	3.382	1.421	.196
	Within Groups		259.400	109	2.380		
	Total		329.496	118			

Based on Table 2, the significance value for the relationship between income and interest is 0.001 (< 0.05), indicating a statistically significant relationship. The linearity significance value is 0.000, confirming that the relationship is linear. The deviation from linearity significance value is 0.196 (> 0.05), indicating no significant deviation from linearity. Therefore, the relationship between income and interest can be adequately modeled using a linear approach. Additional ANOVA results are presented in Table 3 to further examine the pattern of the relationship.

Table 3. ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Interest* Income	Between Groups	(Combined)	215.134	15	14.342	12.917	.000
		Linearity	178.990	1	178.990	161.208	.000
		Deviation from					
		Linearity	36.145	14	2.582	2.325	.008
	Within Groups		114.361	103	1.110		
Total		329.496	118				

Based on Table 3, the linearity component is statistically significant (Sig. = 0.000), confirming the presence of a linear relationship. However, the deviation from linearity is also significant (Sig. = 0.008 < 0.05), indicating that the relationship does not perfectly follow a straight-line pattern. This suggests that although a linear model is acceptable, the relationship may also contain nonlinear characteristics. Future research may consider nonlinear modeling or the inclusion of moderating variables to better capture this relationship.

c. Multiple Regression Analysis

Multiple linear regression analysis was conducted to examine the simultaneous influence of income and trust on interest in paying zakat, infaq, and sadaqah (ZIS). Multiple regression was selected because the study aims to evaluate the effect of more than one independent variable on a single dependent variable simultaneously. The regression results are presented in Table 4.

Table 4. Multiple Regressions Analysis

MT = $\alpha + \beta_1$ Pendapatan + β_2 Kepercayaan + ϵ			
	Coefficient	t-statistic	Sig
Constant	2.057	2.149	0.034
Revenue	-0.176	-2.763	0.007
Trust	0.402	10.923	0.000
Dependent variable			Interest in Paying ZIS (MT)
N = 119 R ² = 0.571 Adjusted R ² = 0.564 Std.Error of the Estimate = 1.10333 Sig = 0.000			

- 1) The coefficient for Income is negative and significant ($\beta = -0.176$, Sig = 0.007), meaning the higher the income, the lower the interest in paying ZIS, assuming trust remains constant.
- 2) The coefficient for Trust is positive and highly significant ($\beta = 0.402$, Sig = 0.000), meaning the higher the trust, the higher the interest in paying ZIS, assuming income remains constant.
- 3) An R² value of 57.1% indicates that this model can explain 57.1% of the variation in interest in paying ZIS.
- 4) A significant F-statistic indicates that the regression model is significant overall.

The regression results show that income has a negative and statistically significant effect on interest ($\beta = -0.176$; Sig. = 0.007). This indicates that, holding trust constant, higher income is associated with lower interest in paying ZIS. One possible explanation is that higher-income individuals may allocate resources differently or have alternative financial priorities. Trust has a positive and highly significant effect on interest ($\beta = 0.402$; Sig. = 0.000). This indicates that higher trust in zakat management institutions increases individuals' willingness to pay ZIS. Institutional credibility, therefore, plays an important role in encouraging participation in Islamic social finance. The overall regression model is statistically significant (Sig. = 0.000), indicating that income and trust jointly influence interest in paying ZIS.

d. Coefficient of Determination

The R value of 0.756 indicates a strong correlation between income, trust, and interest. The R² value of 0.571 means that 57.1% of the variation in interest in paying ZIS is explained by income and trust. The remaining 42.9% is influenced by other factors not included in the model, such as religiosity, financial literacy, social influence, or institutional accessibility. The Adjusted R² value of 0.564 indicates that the model remains

stable after adjusting for the number of predictors. The standard error of the estimate (1.10333) indicates that the prediction error is within an acceptable range. Overall, the regression model demonstrates adequate explanatory power and is suitable for interpreting the influence of income and trust on interest in paying ZIS.

4.2. Discussion

This section interprets the empirical findings by linking the statistical results with theoretical perspectives and previous empirical studies. The discussion also evaluates the explanatory strength of the regression model and considers the broader implications and limitations of the findings.

a. The Effect of Income on Interest in Paying ZIS

The results indicate that income has a negative and statistically significant effect on interest in paying zakat, infaq, and sadaqah (ZIS), with a regression coefficient of -0.176 and a significance level of 0.007 . This suggests that, holding trust constant, an increase in income is associated with a decrease in interest in paying ZIS. From a theoretical perspective, income generally reflects an individual's financial capacity, which is often assumed to increase charitable participation. However, the present findings indicate that higher financial capacity does not necessarily translate into greater willingness to contribute through formal ZIS institutions. This suggests that economic capability alone is insufficient to explain participation in Islamic social finance.

Based on questionnaire responses, many respondents reported that variations in business income and sales performance influence the amount and timing of their charitable contributions. Fluctuating income patterns may lead individuals to prioritize consumption, investment, or informal giving rather than structured payments through official institutions. This behavioral pattern may explain why higher income does not consistently increase formal ZIS participation. These findings are consistent with Akhmad (2020), who found that increased income does not automatically lead to higher awareness or commitment to paying zakat. This suggests that psychological, institutional, and behavioral factors may play a more decisive role than financial capacity alone. Therefore, income should be understood as an enabling factor rather than a determining factor in ZIS participation.

b. The Effect of Trust on Interest in Paying ZIS

The results show that trust has a positive and highly significant effect on interest in paying ZIS, with a coefficient of 0.402 and a significance value of 0.000 . This indicates that higher levels of trust in zakat management institutions significantly increase individuals' willingness to pay ZIS. This finding is consistent with behavioral intention theory, which emphasizes that individuals are more likely to engage in a behavior when they have confidence in the system or institution facilitating that behavior. Trust in institutional transparency, accountability, and professionalism appears to function as a key motivational driver.

This result supports previous studies by Sari (2019) and Mulyana (2021), which identified institutional trust as a central determinant of zakat compliance and participation. Even when individuals possess sufficient financial resources, low institutional trust may discourage them from channeling their charitable contributions through formal mechanisms. These findings highlight the strategic importance of strengthening institutional credibility. Improving transparency, accountability, public communication, and digital reporting systems may significantly enhance participation rates in ZIS programs.

c. Strength of the Regression Model and Unexplained Variance

The regression model explains 57.1% of the variation in interest in paying ZIS ($R^2 = 0.571$), indicating moderate explanatory power. The Adjusted R^2 value of 0.564 confirms the stability of the model after accounting for sample size and predictor variables. The correlation coefficient ($R = 0.756$) indicates a strong simultaneous relationship between the independent variables (income and trust) and the dependent variable (interest). However, 42.9% of the variance remains unexplained. This suggests that additional factors beyond income and trust influence individuals' interest in paying ZIS. These may include religious commitment, zakat

literacy, social norms, perceived institutional effectiveness, digital platform accessibility, and personal financial priorities. The presence of unexplained variance indicates that ZIS participation is a multidimensional behavioral outcome shaped by economic, psychological, and social influences.

d. Methodological Considerations

Multiple linear regression was selected because the study aims to examine the simultaneous effects of more than one independent variable on a single dependent variable. This model allows the relative contribution of income and trust to be estimated while controlling for their combined influence. Compared to simple regression, this approach provides a more comprehensive understanding of behavioral determinants.

e. Study Limitations

Several limitations should be considered when interpreting the findings. First, the use of purposive sampling limits the generalizability of the results beyond the Muslim community in Palopo City. Second, the study relies on self-reported questionnaire data, which may be subject to response bias. Third, the cross-sectional design captures behavioral tendencies at a single point in time and cannot establish long-term causal dynamics. Fourth, only two explanatory variables were included, which may not fully capture the complexity of ZIS participation behavior.

f. Directions for Future Research

Future research should incorporate additional behavioral and institutional variables, such as religiosity, social influence, digital literacy, and perceived institutional performance. Longitudinal research designs could provide deeper insight into changes in ZIS participation over time. Comparative studies across regions or institutional models may also help identify contextual differences in determinants of ZIS engagement. Overall, the findings demonstrate that institutional trust plays a more decisive role than financial capacity in shaping interest in paying ZIS through formal institutions. Strengthening trust-building mechanisms may therefore be a more effective policy strategy than relying solely on economic growth to increase participation.

V. Conclusion

This study examines the influence of income and trust in zakat collection institutions on ZIS payment interest among Muslim communities in Palopo City. The findings confirm that both economic and institutional factors play important roles in shaping individuals' willingness to pay zakat, infaq, and sedekah through formal channels. Trust in zakat management institutions emerges as a key determinant of ZIS payment interest, highlighting the importance of transparency, accountability, and professionalism in institutional governance. When individuals perceive zakat institutions as credible and trustworthy, their willingness to channel ZIS through formal organizations increases. Income also contributes to ZIS payment interest by reflecting individuals' financial capacity to fulfil their religious and social obligations, although its influence may vary depending on personal awareness and motivation.

These findings imply that strengthening institutional trust is essential to improving public participation in ZIS payments. Zakat institutions should therefore enhance service quality, transparency in fund management, and communication with the community to build long-term credibility. Improving public financial awareness and understanding of ZIS obligations may also support higher participation levels. This study is limited to a specific regional context, namely Palopo City, which may restrict the generalizability of the findings. Future research is recommended to include broader geographic coverage, additional behavioural variables, and comparative institutional analysis to provide a more comprehensive understanding of ZIS payment behaviour. Overall, this research contributes to the growing literature on Islamic social finance by providing empirical evidence on the roles of income and trust in influencing ZIS

payment interest at the local institutional level. Strengthening these factors is expected to support more effective zakat management and enhance the contribution of ZIS to social welfare and economic redistribution.

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