

Exploring the Interplay between Interest, Religiosity, and Zakah

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ABSTRACT

Religiosity within the Islamic framework represents a key determinant in fulfilling religious duties, particularly in the practice of zakat. In Ponorogo Regency, although the potential zakat collection is projected to reach approximately IDR 590 billion annually, data from BAZNAS reveal that only about 3% of this amount has been realized. This research investigates how religiosity influences the willingness of traders to fulfill their zakat obligations through formal Amil Zakat Institutions (LAZ). Employing a quantitative research design, data were gathered using a structured questionnaire based on the Likert scale. A total of 75 respondents, drawn randomly from clothing traders at Songgo Langit Market, constituted the study sample. The analysis utilized simple linear regression to evaluate the relationship between the variables. Findings demonstrate that religiosity exerts a significant and positive impact on traders' intention to pay zakat via LAZ, accounting for 22% of the variation, while the remaining 78% can be attributed to other determinants beyond the current model. These results highlight that, alongside religiosity, complementary strategies are necessary to strengthen both awareness and willingness to optimize zakat payments.

Keywords: Interest, Religiosity, Zakah

ABSTRAK

Religiusitas dalam ajaran Islam menjadi salah satu faktor kunci yang memengaruhi kepatuhan umat dalam melaksanakan kewajiban, termasuk menunaikan zakat. Di Kabupaten Ponorogo, potensi penghimpunan zakat diperkirakan mencapai sekitar Rp590 miliar per tahun, namun realisasi yang berhasil dikumpulkan Baznas baru sekitar 3% dari jumlah tersebut. Penelitian ini berupaya menelaah sejauh mana tingkat religiusitas memengaruhi niat pedagang untuk menyalurkan zakat melalui Lembaga Amil Zakat (LAZ). Metode yang digunakan adalah kuantitatif, dengan pengumpulan data menggunakan instrumen kuesioner berbasis skala Likert. Responden penelitian melibatkan 75 pedagang di Pasar Songgo Langit yang dipilih secara acak. Analisis data dilakukan dengan teknik regresi linier sederhana. Hasil pengolahan menunjukkan bahwa religiusitas memiliki pengaruh positif dan signifikan terhadap minat pedagang dalam menunaikan zakat melalui LAZ, dengan kontribusi sebesar 22%, sementara 78% sisanya dipengaruhi faktor lain di luar model penelitian. Temuan ini memberikan gambaran bahwa selain religiusitas, diperlukan strategi tambahan untuk meningkatkan kesadaran serta partisipasi optimal dalam pembayaran zakat.

Kata Kunci: Minat, Religiusitas, Zakat

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INTRODUCTION

Zakat is one of the pillars of Islam that holds both strong spiritual and social dimensions. As an obligation for every Muslim who meets the criteria of nishab (minimum wealth threshold) and haul (a lunar year), zakat functions not only as a personal act of worship to Allah SWT but also as a mechanism for wealth distribution and socio-economic empowerment of the ummah. Therefore, zakat plays a strategic role in improving community welfare, particularly for those belonging to the eight eligible recipient groups (ashnaf) (Razak, 2020).

In Indonesia, the potential for zakat is immense but remains largely untapped. This also applies to Ponorogo Regency. Based on an estimated Muslim population of 970,100, and assuming that around 70% fall into the economically capable category, the potential for zakat in Ponorogo is estimated to reach IDR 10 billion. However, data from BAZNAS Ponorogo in 2022 show that only IDR 3.8 billion was collected, representing just about 38% of the estimated potential (BAZNAS, 2020). This disparity indicates a low level of public participation—particularly among entrepreneurs and traders—in fulfilling their zakat obligations through official institutions (Sawmar & Mohammed, 2021). This clear disparity constitutes the core empirical problem of this study, highlighting a significant gap between regional zakat potential and actual institutional compliance among traders.

However, despite its significant potential, zakat collection in practice remains suboptimal. For instance, in Ponorogo Regency, although the annual zakat potential is estimated at 10 billion of rupiah, actual collection remains very low. This discrepancy reflects a gap between potential and actual public participation in zakat payment (Nuryani et al., 2024). One factor that is believed to significantly influence zakat-paying behavior is an individual's level of religiosity. Religiosity serves as a critical indicator of how deeply religious values and teachings are internalized into a person's daily life, thereby shaping compliance with religious obligations, including zakat (Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021).

One of the factors presumed to influence awareness and interest in paying zakat is the level of religiosity. The concept of religiosity as proposed by El-Menouar (2014) offers a relevant framework for understanding religious dimensions within the context of Islam. She identifies five key dimensions: religious principle (belief in the fundamental principles of Islam),

religious practice (ritual worship such as prayer and zakat), religious experience (personal spiritual experiences and connection with God), religious knowledge (understanding of Islamic teachings through the Qur'an, Hadith, and Islamic history), and orthopraxis (practicing Islamic values in daily social life such as honesty and justice). This framework emphasizes that religiosity is not merely ritualistic but also affects socio-religious attitudes and behaviors, including voluntary zakat payment through official institutions.

The relationship between religiosity and the intention to pay zakat can also be explained through the Theory of Planned Behavior (Ajzen, 1991), which asserts that human actions are driven by individual attitudes, social normative pressures, and perceived capacity to perform the behavior. In this context, religiosity contributes to forming a positive attitude toward zakat, reinforcing supportive religious norms, and enhancing individual confidence in fulfilling this obligation consistently (Djayusman et al., 2017). Individuals with a high level of religiosity are more likely to view zakat as both a spiritual commitment and a form of social contribution (Adzimi et al., 2024; Imari et al., 2024).

In addition to religiosity, previous studies have emphasized the importance of integrating behavioral theories to explain zakat-paying intentions. The Theory of Reasoned Action (TRA) developed by Ajzen & Fishbein (1977) serves as a foundational framework, highlighting that an individual's behavioral intention is primarily shaped by their attitude toward the behavior and subjective norms. Within the context of zakat, TRA suggests that traders' willingness to fulfill their obligations is influenced not only by personal conviction but also by the expectations and social pressures from family, peers, and the surrounding religious community (Huda et al., 2012). This underscores the idea that religiosity interacts with social environments to shape compliance with zakat.

Further, the Theory of Planned Behavior (TPB) has been extensively applied in zakat-related studies to capture the complexity of decision-making processes. Empirical evidence shows that religiosity can act as a predictor variable that reinforces attitudes and perceived behavioral control in paying zakat (Bin-Nashwan et al., 2020; Bin-Nashwan, Abdul-Jabbar, Aziz, et al., 2021). A study by Saad & Haniffa (2014) demonstrated that stronger religious adherence significantly enhances zakat compliance among Muslims in Malaysia, reflecting how internalized faith directly translates into behavioral consistency. In the Indonesian context, Suprayitno (2019) and Hoque et al. (2023) also found that religiosity positively moderates the relationship between perceived behavioral control

and zakat payment, affirming that spirituality intensifies one's sense of responsibility to fulfill religious obligations.

From a broader perspective, zakat compliance is also linked with institutional trust and governance. Kasri (2016) notes that the effectiveness of zakat institutions in collecting and distributing zakat is closely tied to the religiosity of muzakki, as higher levels of religiosity encourage individuals to prefer formal channels over informal distribution. Similarly, studies by Razak (2020) indicate that religiosity alone is insufficient if not complemented by institutional credibility, transparency, and accountability. This suggests that religiosity functions as a motivational driver, but institutional trust provides the structural assurance necessary for consistent zakat participation.

Moreover, research on market traders has shown unique dynamics regarding religiosity and zakat compliance. Traders, as self-employed individuals, often possess fluctuating incomes, making their zakat decisions more dependent on personal conviction and spiritual commitment compared to salaried employees (Mohd Khalil et al., 2020). In this sense, religiosity plays a central role in shaping their attitudes and intentions to pay zakat regularly. This also aligns with findings by Bin-Nashwan, Abdul-Jabbar, & Aziz (2021) and Daud et al. (2025), who emphasized that small and medium enterprises in Indonesia show higher zakat participation when religiosity is coupled with adequate literacy and institutional accessibility. These insights provide a strong theoretical and empirical foundation for focusing on clothing traders in Pasar Songgo Langit as the subject of this study.

The focus of this research is on clothing traders in Pasar Songgo Langit, the largest traditional market in Ponorogo. This group was chosen because their income levels generally approach or exceed the nishab threshold. The study also emphasizes the importance of channeling zakat through official zakat management institutions (Lembaga Amil Zakat, or LAZ), which are legally recognized under Law No. 38 of 1999 on Zakat Management and further refined by Law No. 23 of 2011. This legal framework indicates the government's serious attention to the systematic and accountable governance of zakat (Rasyad Al Fajar & Jannah, 2021).

Although numerous studies have explored the relationship between religiosity and zakat compliance, most have concentrated on salaried employees or the general Muslim population, particularly in urban settings (Al Jaffri Saad & Haniffa, 2014; Bin-Nashwan,

Abdul-Jabbar, Aziz, et al., 2021; Razak, 2020). Limited scholarly attention has been given to traditional traders whose income levels are often volatile but nevertheless approach or exceed the nisab threshold. Moreover, existing research tends to highlight institutional trust and governance (Kasri, 2016), yet the interaction between religiosity and the intention to pay zakat through official institutions remains underexplored at the grassroots level.

In addition, while the Theory of Planned Behavior (Ajzen, 1991) has been widely applied in zakat-related studies, the integration of El-Menouar's (2014) multidimensional religiosity framework into this behavioral model is still limited. Previous research has rarely examined how the dimensions of religious belief, practice, experience, knowledge, and orthopraxis influence zakat-paying behavior, especially within the socio-cultural context of Indonesian traditional markets. This theoretical integration offers a more holistic understanding of religiosity in shaping both attitudes and intentions toward zakat compliance.

Therefore, the novelty of this study lies in its empirical focus on clothing traders in Pasar Songgo Langit, Ponorogo, a group with significant zakat potential yet low institutional compliance. By combining El-Menouar's religiosity dimensions with the Theory of Planned Behavior, this research provides fresh insights into the determinants of zakat-paying intention. The findings are expected not only to contribute to the theoretical development of zakat behavior studies but also to provide practical recommendations for strengthening institutional zakat collection through a more integrated spiritual and organizational approach.

Based on this background, the present study aims to analyze the extent to which religiosity influences traders' interest in paying zakat through LAZ, and to provide recommendations to improve zakat collection effectiveness through both spiritual and institutional approaches. Specifically, analyzing through El-Menouar's multidimensional framework integrated with the Theory of Planned Behavior.

METHODS

This study employs a quantitative design with an associative framework, focusing on analyzing how religiosity as the independent variable affects traders' intention to fulfill zakat obligations through formal zakat management institutions (Lembaga Amil Zakat/LAZ) (Sugiyono, 2011). The research was conducted at Songgo Langit Market,

Ponorogo Regency, with the study population consisting of all clothing traders occupying the southern block of the market. The study population consisted of 250 traders. To obtain an appropriate sample, the Slovin formula was applied with a 10% error tolerance, which produced a sample size of 75 respondents (Lubis, 2018). The sampling process employed was simple random sampling, ensuring that every individual in the population had the same probability of being chosen as part of the sample.

Data were gathered through a questionnaire that served as the main research instrument, utilizing a five-point Likert scale to evaluate respondents' religiosity and their intention to pay zakat. Prior to use, the instrument underwent validity and reliability testing. Validity was examined using Pearson's Product Moment correlation, while reliability was measured through Cronbach's Alpha, with 0.60 set as the minimum acceptable coefficient for measurement consistency (Hair et al., 2014).

The responses collected through the questionnaire were processed using SPSS version 20. Prior to regression, classical assumption tests namely normality and linearity, were carried out to verify that the dataset fulfilled the prerequisites for linear regression. The core analytical method applied was simple linear regression to identify the direct impact of religiosity on traders' intention to pay zakat. To complement this, Pearson's correlation coefficient was utilized to evaluate the strength and direction of the association between variables, while the coefficient of determination (R^2) was used to determine the proportion of variance in zakat-paying intention explained by religiosity. Furthermore, a t-test was applied at a 5% significance level ($\alpha = 0.05$) to assess the statistical significance of the relationship (Hair et al., 2014). This analytical framework is expected to provide robust empirical evidence on how religiosity shapes traders' willingness to fulfill zakat obligations through formal institutions (LAZ).

FINDINGS AND DISCUSSION

Descriptive Analysis

In this study, the minimum score for religiosity was 36 and the maximum score was 50. Meanwhile, the minimum score for the intention to pay zakat was 14 and the maximum was 25. The average score for religiosity was 44.3, while the average score for zakat-paying intention was 20.7. The standard deviation for religiosity was 2.94, and for zakat-paying intention, it was 2.40.

Based on the descriptive analysis of the two main variables in this study—

religiosity and the intention to pay zakat—there is a clear variation among the respondents. For the religiosity variable, the respondents' scores ranged from a minimum of 36 to a maximum of 50, with a mean of 44.3 and a standard deviation of 2.94. This indicates that, in general, the level of religiosity among the traders at Songgo Langit Market in Ponorogo is relatively high. The average score being close to the maximum value suggests that most respondents strongly adhere to religious beliefs, engage in worship practices, possess religious knowledge, have spiritual experiences, and demonstrate positive religious behavior. The relatively low standard deviation (less than 3) shows that the distribution of religiosity scores is fairly homogeneous, meaning most respondents have similar levels of religiosity.

For the intention to pay zakat variable, the scores ranged from 14 to 25, with a mean of 20.7 and a standard deviation of 2.40. This average score also indicates that the respondents' intention to pay zakat tends to fall in the high category. In other words, the traders show a positive tendency toward fulfilling their zakat obligations, in terms of interest, desire, and belief in the benefits and virtues of paying zakat. The relatively small standard deviation for this variable also suggests that the variation in intention among respondents is not very wide and generally shows a consistent pattern. These findings serve as an initial indication that there may be a strong relationship between religiosity and the intention to pay zakat, which is further analyzed through regression testing.

Regression Result

Simple regression analysis requires classical assumption tests to be conducted first before hypothesis testing. The table below presents a summary of the classical assumption tests and hypothesis testing.

Table 1
Regression Analysis Result

Test type	Indicators	Result	Threshold	Notes
Simple Linier Regression	Regression Coefficient (c)	3.331		
	R2	0.230		23% of Y variance explained by X
	t-Test	4.672	p-value 0.000 < 0.05	Accepted
	F-Test	21.830	p-value 0.000 < 0.05	Accepted
Normality Test	Kolmogorov-Smirnov		p-value 0.000 > 0.05	Data Normally Distributed
Colinierity Test	Tolerance	1.000	> 0.10	No colinierity issue

	VIF	1.000	< 10	No colinearity issue
Heteroscedasticity Test	Glejser		p-value 0.000 > 0.05	No heteroscedasticity Issue

Before performing hypothesis testing, regression analysis must satisfy several classical assumption tests. In this study, the tests carried out included normality, multicollinearity, and heteroscedasticity examinations. Normality was assessed using the Kolmogorov-Smirnov method, where data are considered normally distributed if the p-value exceeds the 0.05 threshold. The result of the Kolmogorov-Smirnov test was 0.928, which is above 0.05, confirming that the data met the normality assumption.

The next step was the multicollinearity test, evaluated through tolerance and VIF indicators. The general criteria state that tolerance must be higher than 0.1 and VIF lower than 10 to conclude that no multicollinearity exists. In this analysis, the tolerance value and VIF were both 0.1, indicating the absence of multicollinearity issues. Finally, heteroscedasticity was examined using the Glejser test, which assumes no heteroscedasticity when the significance value is greater than 0.05. The Glejser test produced a significance value of 0.899, well above 0.05, showing that the dataset was free from heteroscedasticity. Having passed all these diagnostic checks, the data were deemed appropriate for hypothesis testing.

In addition to the above test results, the regression equation in this study is as follows:

The regression equation in this study is as follows:

$$Y = \alpha + \beta X + e$$

Where:

1. Y = Interest in paying zakat
2. X = Religiosity
3. α = Constant
4. β = Regression coefficient
5. e = Error term

Based on the data analysis result, the regression equation of this study as follow:

$$Y = 3.331 + 0.392 X \text{ (Religiosity)}$$

This equation models the direct influence of religiosity on the interest of traders in paying zakat through the Amil Zakat Institution (LAZ).

The regression equation shows a constant value of 3.331, which implies that in the absence of other influencing factors, the baseline value of religiosity is 3.331. The regression coefficient for religiosity is 0.392, meaning that for every one-unit increase in religiosity, traders' intention to pay zakat rises by 0.392. The F-test result of 21.830 with a significance level of 0.000 demonstrates that religiosity collectively has a significant effect on the intention of Songgo Langit Market traders to pay zakat. Similarly, the t-test value of 4.672 with a significance level of 0.000 confirms that religiosity also exerts a significant partial influence on zakat-paying intention. The coefficient of determination (R^2) is 0.230, indicating that religiosity explains 23% of the variation in traders' intention to pay zakat, while the remaining 77% is influenced by other factors beyond the scope of this research.

Discussion

The results of the simple linear regression analysis in this study show that religiosity has a positive and significant effect on traders' interest in paying zakat. The regression coefficient of 3.331 indicates that an increase in religiosity tends to be followed by an increase in the willingness to pay zakat. In other words, the higher the level of religiosity among traders, the greater their tendency to fulfill their zakat obligations. This finding is further supported by a highly significant t-test result ($p = 0.000$), confirming that the relationship between these two variables is statistically meaningful and not due to chance.

Furthermore, the coefficient of determination (R^2) of 0.230 suggests that 23% of the variation in the interest to pay zakat can be explained by religiosity. Although this percentage may not be very high, it is sufficient to demonstrate that religiosity is an important factor influencing zakat behavior, especially within the context of traders at Songgo Langit Market in Ponorogo. The remaining 77% is likely influenced by other factors not included in this model, opening opportunities for future research to explore variables such as zakat knowledge (Hamzah & Kurniawan, 2020), income levels (Tho'in & Marimin, 2019), trust in zakat institutions (M Iqbal et al., 2023), or even social and cultural environmental influences (Bin-Nashwan et al., 2020).

The significant F-test result ($F = 21.830$, $p < 0.05$) indicates that the regression model as a whole is suitable for predicting the dependent variable, which is the interest in paying zakat. Additionally, all classical assumption tests applied in this study showed

satisfactory results. The Kolmogorov-Smirnov test confirmed that the data are normally distributed. There was no indication of multicollinearity, as tolerance and VIF values were within safe limits. The Glejser test also showed no signs of heteroskedasticity, meaning the model's error variance is stable. These findings demonstrate that the regression model meets the necessary statistical criteria and can be relied upon for further analysis (Susilo et al., 2023).

Conceptually, these results align with previous studies highlighting the crucial role of religiosity in shaping religious behavior, including zakat practice (Abdullah & Sapiei, 2018; Sabik Khumaini et al., 2023). This study confirms that religious commitment extends beyond internal belief, manifesting in concrete actions that have social impact. These findings are consistent with theoretical frameworks developed by scholars El-Menouar (2014) and are supported by contemporary research emphasizing religiosity as an internal driver of adherence to religious obligations, including financial duties such as zakat.

To answer why religiosity exerts such a profound influence specifically on traditional market traders, it is essential to consider the unique socio-economic environment of trade. Unlike fixed-income salaried employees, clothing traders face daily financial volatility and high commercial risks. In a traditional market context like Pasar Songgo Langit, business success is deeply perceived not just as a result of hard work, but as a direct blessing (*barakah*) from God (Bachkirov, 2025; Yasmeen, 2026). Consequently, a higher level of religiosity—particularly the dimensions of religious experience and orthopraxis—transforms zakat from a mere financial obligation into a form of spiritual gratitude and a risk-mitigation strategy to secure divine blessings for their livelihood (Bin-Nashwan, Abdul-Jabbar, & Aziz, 2021; Satt et al., 2025). This psychological mechanism explains why, despite their fluctuating income, deeply religious traders possess a strong intrinsic drive to comply with zakat duties (Rosele et al., 2025).

Practically, this research offers valuable implications, particularly for zakat management institutions and religious authorities. Raising awareness about zakat among traders cannot rely solely on normative or fiqh-based legal approaches but must also involve deeper spiritual and religious guidance (Adilla et al., 2021; Sabik Khumaini et al., 2023). Religious education, strengthened preaching, and role modeling by local religious figures can serve as effective strategies to enhance religiosity and ultimately

encourage voluntary and conscious zakat participation (Susilo et al., 2021).

In terms of what next, these findings demand a paradigm shift in how zakat institutions (LAZ) interact with grassroots economic actors. Moving forward, LAZ must transition from passive collection counters to active socio-spiritual partners within the market hub. Specifically, institutions should implement a 'Market-Amil' model, where zakat officers are stationed directly within the market to provide on-site, personalized consultation that connects trade ethics with zakat literacy (Mohd Ali et al., 2023; Syahrial & Razali, 2025). Furthermore, since religiosity shapes institutional trust, the next critical step for LAZ is to demonstrate absolute transparency by presenting real-time distribution reports directly to the market community (Beik et al., 2021; Danila et al., 2025; Sawmar & Mohammed, 2021). This integration of targeted spiritual engagement and visible institutional governance represents the concrete novelty of this study, transforming theoretical behavioral insights into an actionable framework for regional zakat optimization.

Nevertheless, this study has limitations that must be acknowledged. The focus on a single group of respondents in one market limits the generalizability of the results. Additionally, the use of a simple linear model does not capture more complex interactions or multivariate relationships that may exist. Future research should aim to develop more comprehensive analytical models, expand the range of variables, include larger and more diverse populations, and consider qualitative approaches to explore the subjective motivations behind zakat compliance. Despite these limitations, this study provides an important contribution by establishing a foundational understanding that religiosity indeed plays a significant role in motivating zakat compliance among Muslim traders.

CONCLUSION

This study demonstrates that religiosity has a positive and significant effect on traders' interest in paying zakat through LAZ, as evidenced by a regression coefficient of 3.331 and a t-test significance value of 0.000. Religiosity explains 23% of the variation in zakat payment interest, while the remaining portion is influenced by other factors. This finding highlights the important role of belief, worship practices, spiritual experiences, religious knowledge, and moral behavior within Islam in encouraging compliance with zakat obligations. The analytical model used met all classical assumption tests, confirming that the results reliably reflect the relationship between the variables.

The implications of these findings emphasize the critical role of religious approaches in zakat education strategies by LAZ and related organizations, especially when targeting informal economic actors such as market traders. However, this study has limitations, including the use of only one independent variable and a sample restricted to a single type of trader in one area. This opens opportunities for future research with broader scopes and multivariate approaches—incorporating variables such as income, zakat literacy, and trust in institutions. Future studies are also encouraged to explore the interaction between religiosity dimensions and socio-economic factors in shaping zakat compliance, enriching academic discourse and supporting the strengthening of the national zakat system.

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