



ANALYSIS OF DETERMINANTS OF INTEREST IN PAYING PROFESSIONAL ZAKAT OF CIVIL SERVANTS AT MADRASAH ALIYAH NEGERI 2 PADANGSIDIMPUAN WITH AWARENESS AS AN INTERVENING VARIABLE INTERVENING

Nasrun Efendy¹, Ibrahim Siregar², Rukiah³

Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary Padangsidimpuan
nasrun.ey@gmail.com¹, ibrahimsiregar@uinsyahada.ac.id²,
rukiahlubis@uinsyahada.ac.id³

Abstract

This research is motivated by a phenomenon where in several previous studies that the religiosity of interest and awareness of civil servants in paying zakat is still quite low where when there is an appeal from the Padang Sidimpunan Ministry of Religion to distribute zakat to the profession, the acquisition of zakat can reach Rp. 4,600,000 s.d. Rp. 4,800,000. But at this time, in the absence of direct deductions, the zakat received is only around Rp. 1,000,000 to Rp. 2,000,000. So the purpose of this research is to find out how religiosity, income and education actually influence the intention to pay zakat through awareness. This research is a quantitative study with a total sample of 45 samples. The data collection instrument was carried out by conducting structured interviews with each respondent by providing a questionnaire to fill out. Data analysis used the outer model test, the inner model and tested the hypothesis on each of the variables studied. Based on the research results, it is known that there is an influence between religiosity on awareness ($3.122 > 1.96$) and p-value < 0.05 ($0.003 < 0.05$). There is no effect between income on awareness ($0.747 < 1.96$) and p-value > 0.05 ($0.459 > 0.05$). There is an influence between education on awareness ($2.192 > 1.96$) and p-value < 0.05 ($0.034 > 0.05$). There is an influence between religiosity on intention to pay zakat ($6.167 > 1.96$) and p-value < 0.05 ($0.000 < 0.05$). There is no effect between education on intention to pay zakat ($1.922 < 1.96$) and p-value > 0.05 ($0.214 > 0.05$). There is an influence between awareness of interest in paying zakat ($2.685 > 1.96$) and p-value < 0.05 ($0.010 < 0.05$). There is no influence between religiosity on intention to pay zakat through awareness ($1.732 < 1.96$) and p-value > 0.05 ($0.090 > 0.05$). There is no influence between income on

intention to pay zakat through awareness ($0.651 < 1.96$) and p -value > 0.05 ($0.519 > 0.05$). There is no influence between education on intention to pay zakat through awareness ($1.922 > 1.96$) and p -value > 0.05 ($0.214 > 0.05$) at Madrasah Aliyah Negeri 2 Padangsidempuan.

Keywords: Interest, Awareness, Religiosity, Income, Education

A. Introduction

One of the main problems faced by developing countries today is economic problems. Economic problems often have a negative impact on people's social lives such as poverty and unemployment which often lead to criminal acts, therefore, to overcome these problems there needs to be a policy to overcome the problem of poverty. In the teachings of Islam there is an effort to overcome poverty, namely by holding zakat for people who have income or are able to be addressed to the poor and the needy. In Islamic law, one of the ways to manage, acquire, and utilize wealth is through zakat. Zakat has always linked the Islamic economy with the conventional economy. The main characteristics of the Islamic economic system are the implementation of zakat and the elimination of usury (Havis Aravik, 2017).

As one of the main acts of worship, zakat is included in the fourth pillar of Islam (Didin Hafidhuddin, 2002). Zakat is paid by the community for the welfare of others and there is a sunnah maliyah worship (sadaqah and infaq) that is imposed on the owner of the property (Zuhri Sefudin, 2000). Every Muslim citizen who has one nishab of wealth is obliged to distribute part of his wealth to those who are entitled to receive such assistance, namely the poor and other people who really deserve it and make the zakat wealth the property of the recipient called tamlik (Asnaini, 2008).

The potential of zakat in Indonesia is very large, dated April 12, 2022, which is IDR 327 trillion per year according to data compiled from the strategic Badan Amil Zakat Nasional (BAZNAS) delivered by its Chairman, Noor Achmad. The potential comes from income zakat, agricultural services, plantations, livestock, and other sectors. Data from the strategic study center of the National Amil Zakat Agency shows that the absorption of zakat in Indonesia is still very low. It is recorded that the collected zakat

is still Rp 26 trillion. The target is an accumulation of the total collection target of all 562 official zakat management organizations that exist nationally. The target number of muzakki nationally is 10.7 million people. This result proves that public awareness in paying zakat is still low, especially in terms of professional zakat.

One of the things that can be seen is that civil servants can play an important role in minimizing economic inequality, in accordance with the objectives contained in Law Number 23 of 2011 concerning zakat management, as well as realizing the objectives of the 5th precept in the foundation of the state, namely Pancasila. Civil servants who receive a salary will distribute zakat called professional zakat, especially civil servants who are under the auspices of the Ministry of Religion of Padangsidempuan City such as civil servants in Madrasah Aliyah Negeri 2 Padangsidempuan. For the deposit of professional zakat for civil servants in Madrasah Aliyah Negeri 2 Padangsidempuan when there is an appeal from the Office of the Ministry of Religion of Padangsidempuan City to channel their zakat through UPZ of the Ministry of Religion of Padangsidempuan City, namely the last in March 2022, reached an amount of Rp. 4,748,000, - and every month the average ranges from Rp. 4,600,000 to Rp. 4,800,000. However, currently with the absence of direct deductions, the professional zakat received only ranges from Rp. 1,000,000 to Rp. 2,000,000. The data regarding the number of salaries and professional zakat deposits in December 2022 can be seen as follows:

Table 1. List of Salaries and Amount of Professional Zakat Month of December Year 2022



| No | Gol | JUMLAH GAJI | JUMLAH ZAKAT/BULAN DESEMBER 2022 | |
|---------------|-------|-------------|----------------------------------|------------------|
| | | | Zakat | Jumlah Setor |
| 1 | IV/a | 5.340.100 | 133.503 | 134.000 |
| 2 | IV/a | 5.349.200 | 133.730 | 150.000 |
| 3 | IV/a | 5.064.900 | 126.623 | 127.000 |
| 4 | IV/a | 4.816.800 | 120.420 | 121.000 |
| 5 | III/d | 4.107.800 | 102.695 | 206.000 |
| 6 | III/d | 4.244.200 | 106.105 | 107.000 |
| 7 | III/b | 3.578.800 | 89.470 | 100.000 |
| 8 | III/d | 4.340.300 | 108.508 | 109.000 |
| 9 | III/d | 3.578.800 | 89.470 | 100.000 |
| 10 | III/d | 3.939.700 | 98.493 | 100.000 |
| 11 | III/a | 3.939.700 | 98.493 | 100.000 |
| 12 | III/a | 3.053.600 | 76.340 | 77.000 |
| 13 | III/a | 2.800.800 | 70.020 | 70.500 |
| 14 | III/a | 3.115.400 | 77.885 | 78.000 |
| Jumlah | | | 1.431.753 | 1.579.500 |

Source: Data of Professional Zakat Payers in 2022

Based on the data above, it is known that professional professional zakat is deducted at 2.5 percent of the total salary so that in one month the amount of professional zakat that can be collected is Rp. 1,413,753.00 with a deposit amount of Rp. 1,579,500.00. The acquisition of this amount of professional zakat actually decreased from the previous months, where in November the amount of professional zakat collected was only Rp. 1,676,223.00 with a deposit amount of Rp. 1,725,000.00. Likewise, in October the amount obtained was actually higher than in December. The amount of professional zakat obtained in October amounted to Rp. 1,710,608.00 with a deposit amount of Rp. 1,758,000.00. In addition, the number of professional zakat payers has also decreased. The amount of professional zakat acquisition in 2022 can be seen in the following table:

Table 2. Amount of Professional Zakat in 2022

| No | Bulan | JUMLAH ZAKAT | |
|----|-----------|--------------|--------------|
| | | Zakat | Setor |
| 1 | Januari | Rp 4.716.768 | Rp 4.716.768 |
| 2 | Februari | Rp 4.720.750 | Rp 4.720.750 |
| 3 | Maret | Rp 4.748.605 | Rp 4.748.605 |
| 4 | April | Rp 4.744.848 | Rp 4.744.848 |
| 5 | Mei | Rp 4.744.848 | Rp 4.744.848 |
| 6 | Juni | Rp 3.927.048 | Rp 3.927.048 |
| 7 | Juli | Rp 467.863 | Rp 467.863 |
| 8 | Agustus | Rp 3.850.510 | Rp 4.143.500 |
| 9 | September | Rp 1.426.860 | Rp 1.462.000 |
| 10 | Oktober | Rp 1.710.607 | Rp 1.758.000 |
| 11 | November | Rp 1.676.623 | Rp 1.725.000 |
| 12 | Desember | Rp 1.431.753 | Rp 1.579.500 |

Source: Data of Professional Zakat Payers in 2022

From the data above, it can be seen that the professional zakat issued by civil servants in the MAN 2 Padangsidempuan environment has decreased in the last few months. Where of course there are several factors that influence the interest in paying professional zakat, including the religiosity factor, which is an important aspect that affects the interest of muzakki in issuing professional zakat. The religiosity factor is the most frequently discussed factor in influencing muzakki's interest in paying professional zakat. This is in line with Yunus who explains that religiosity is a form of implementation of gratitude for all the blessings granted by Allah towards the decision to fulfill the obligation to pay zakat (Nanik Mujiati and Moh. Yunus, 2020).

It is a fact that most of the teachers and administrative staff in this study are actively involved in daily religious activities. At MAN 2 Padangsidempuan, religion is considered one of the most important aspects of life and it is common that religious activities are integrated with the formal working hours of the institution's activities. This condition makes teachers and administrative staff become faithful religious adherents, where it can be seen that teachers and administrative staff of MAN 2 Padangsidempuan regularly perform dzuhur and asr prayers, many carry out the Monday and

Thursday fasts, and attend events or commemorations of religious holidays such as the commemoration of 1 Muharram, Isra' Mi'raj, Maulid Nabi, etc.

Income is additional assets obtained from a known and permanent source. Some empirical evidence states that income factors have an influence on the interest of muzakki in paying zakat. The income of Civil Servants at MAN 2 Padangsidempuan has been regulated and determined in accordance with the rank/class and length of service. When the salary owned is getting bigger, it will be closer to the provisions of the zakat nisab.

The education level of all teachers at MAN 2 Padangsidempuan is at least at the Bachelor level, while administrative staff are at the high school and Bachelor level. Education is one of the demographic factors, in addition to gender, which significantly influences awareness in paying professional zakat where education shows that muzakki has sufficient knowledge or knowledge so as to encourage higher awareness of professional zakat (Wahid, Ahmad, and Noor, 2007).

Based on the theoretical study above, it can be seen that religiosity, income, education and awareness have a direct influence on the interest in paying zakat, but it is different from the reality that exists in the employees of MAN 2 Padangsidempuan where the acquisition of professional zakat collected by the UPZ of the ministry of religion has actually decreased from previous periods. So that there is a need for research in testing theory and previous research to find out the actual relationship regarding religiosity, income, education and awareness of the interest in paying zakat, especially in professional zakat.

B. Theoretical Review

1. Interest in Paying Zakat

Etymologically, the definition of interest is attention, inclination to something desire. Meanwhile, according to the term, it is a mental device consisting of a mixture of feelings, expectations, attitudes, prejudices or other tendencies that direct individuals towards a particular choice (Andi Mappiare, 2007). Interest in the large Indonesian dictionary is defined as a high inclination towards something.



Interest is a sense of attachment to a thing or activity. Interest is basically the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest. Interest is important for a person in doing activities well. Interest encourages people to do activities and causes someone to pay attention to these activities. Thus, it can be said that a great interest in something is a great asset to arouse the enthusiasm to take the action of interest, in this case paying professional zakat in the zakat collection unit (Slameto, 2010).

In his book Abdul Rahman Shaleh argues that there are three factors that influence the emergence of interest, namely:

- 1) An impulse from within the individual, e.g. food, curiosity. This shows the concentration of attention and feelings of pleasure. Muzakki who have known about the obligations on their assets, and with awareness in individual muzakki, then muzakki always have a commitment to pay professional zakat.
- 2) Social motives, can be a factor that arouses interest in doing a particular activity. External encouragement determines a person to pay professional zakat at amil zakat institutions, for example, encouragement from family, friends, and encouragement from the surrounding environment.
- 3) Emotional factors, interest has a close relationship with emotions. This is shown by the feeling of trust in zakat institutions as zakat managers (Abdul Rahman Shaleh, 2004).

Zakat on professions is zakat on the proceeds of professions that are the source of income for people today, such as civil servants, private employees, consultants, doctors, and notaries. Rozalinda stated that there are two kinds of work that make money: first, work that is done alone without depending on others, such as doctors, engineers, advocates, sewers, carpenters, and so on which are the result of dexterity of the brain or hand. Second, work that depends on other people, either the government, companies, or individuals by obtaining salaries or wages such as civil servants or private employees (Rozalinda, 2017). According to Inayah, the

interest of muzakki in paying zakat is the tendency or feeling or motivation that grows from a person, namely muzakki, to spend some of their assets and be given to people in need (Nurul Inayah, 2018).

Thus it can be concluded that interest is the tendency of the feelings of a person who is obliged to pay zakat or muzakki to channel his professional zakat on his income. If someone knows that paying professional zakat is obligatory and has awareness, encouraged by the surrounding environment that provides good information, it will encourage someone, so there will be an interest in paying professional zakat.

2. Zakat

According to Islamic fiqh terminology, zakat means the obligatory money that is taken out of the wealth of the rich to be delivered to those who are entitled to receive it according to the rules that have been determined in shara'. Abu Muhammad Ibn Qutaibah said that the word zakat is taken from the word Zakah which means fertility and increase. Abu Hasan Al-Wahidi said that zakat purifies wealth and improves it and fertilizes it. According to Mohammad Daud Ali, zakat comes from the word zakat, meaning to grow fertile. Another meaning of the word zakat, as used in the Qur'an is pure from sin.

The relationship between hablullminallah and habnulminannas with professional zakat is Hablumminallah and hablumminannas are concepts in Islam that show the relationship between humans and Allah (hablumminallah) and the relationship between humans and fellow humans (hablumminannas). These two concepts are related to professional zakat in the context of social and financial responsibility of Muslims.

Hablumminallah, which means the relationship between humans and Allah, implies that every Muslim has an obligation to fulfill the rights of Allah in terms of worship and obedience to Him. In the context of professional zakat, this means that Muslims who have income from their profession or work must realize that professional zakat is a form of worship required by Allah. They have the responsibility to pay professional zakat as a form of respect and devotion to Him.



Hablumminannas, which means the relationship between humans and fellow humans, refers to the social and financial responsibilities of Muslims towards others. In the context of professional zakat, this implies that professional zakat not only fulfills the rights of Allah, but also plays a role in helping and easing the burden of fellow Muslims in need. Professional zakat can be considered as a form of social concern and solidarity in overcoming the problem of poverty and economic inequality in society.

Thus, the link between hablumminallah and hablumminannas with professional zakat is that professional zakat is an obligation that involves vertical relations with Allah (hablumminallah) and horizontal relations with fellow human beings (hablumminannas). Through the payment of professional zakat, a person fulfills the rights of Allah and simultaneously provides benefits to others, strengthening social ties and care among Muslims.

3. Awareness

Awareness means consciousness, the state of understanding what one feels or experiences. Awareness or consciousness is a will or willingness to carry out something that arises from one's own conscience without coercion from others. According to Widjaya, being aware means feeling, knowing, remembering, to the actual situation, or remembering one's own situation. From this understanding, awareness is an attitude or behavior of knowing and complying with existing rules and regulations.

Awareness can also be defined as an individual's action, in the present moment to external and internal stimuli, meaning there are environmental events and the atmosphere of the body, memory and mind. Awareness is a process of thinking through the method of reflection, consideration and comparison, resulting in confidence, calmness, determination and balance in his soul so as to produce actions and actions that will be carried out later. Consciousness is the result of a process that sometimes takes a long time and in a calm state. Knowledge and understanding are very important in encouraging human consciousness to

do something in accordance with their conscience. Awareness in this case is awareness in doing good (Eri Yanti Nasution, 2017).

4. Religiosity

Religiosity comes from the Latin religio, which is rooted in the word religare which means to bind. Substantially, religion refers to something that is felt very deeply that is in contact with a person's desire that requires obedience and provides rewards so that it binds a person in a society. The term religiosity refers to the aspect of religion that has been lived by individuals in their hearts. Sudrajat states that in religiosity there is an element of internalization of religion in the individual. Religion according to Islam is practicing the teachings of religion as a whole (Dadang Kahmad, 2005). Another theory states that religiosity is a behavior towards religion in the form of appreciation of religious values which can be marked not only through obedience in carrying out ritual worship but also by the existence of beliefs, practices, and knowledge about the religion they adhere to (Djalaluddin, 1995).

5. Revenue

Revenue is the gross inflow of economic benefits arising from the normal activities of the entity during one period (Kieso and Warfield, 2011). Meanwhile, according to Skousen and friends, revenue is the inflow from the delivery and production of goods and services due to carrying out the main activity or ongoing central activity. The point is that revenue is an inflow generated due to activities that can generate money such as income generated from factors of production, namely rent, profit, interest / profit sharing and salaries (Skousen and Wright, 2009).

6. Education

Education is basically a communication process in which there is a transformation of knowledge, values and skills, inside and outside of school that takes place throughout life (life long process), from generation to generation. Education is very meaningful for the lives of individuals, communities and a nation. Education as a human phenomenon and at the same time a conscious effort, in it is inseparable from the limitations that



can be attached to students, educators, educational interactions, as well as to the environment and educational facilities (Dwi Siswoyo, 2008).

C. Research Method

1. Research Design

Research design is a plan or design made by the researcher as a guide to the activities to be carried out. The research design that the author uses is survey research, namely by conducting direct research in the field. The type of research used in this research is quantitative research.

2. Location and Time of Research

The location of this research is located at MAN 2 Padangsidimpuan, Sutan Soripada Mulia Street No. 29 Sadabuan Village, North Padangsidimpuan District, Padangsidimpuan City, North Sumatra Province. Tel: 0634-21330. Email: manduapsp.tu@gmail.com. The research time starts from August 2022 to January 2023. The reason the researcher chose MAN 2 Padangsidimpuan is because there is a gap between theory and reality in the field (*das sein* and *das sollen*), where the interest in paying professional zakat is quite low in recent months but the employees have a fairly good level of religiosity, income, education and awareness.

3. Population and Sample

The population in this study were all teachers and administrative staff who were civil servants at MAN 2 Padangsidimpuan. The total population from among teachers is 41 people, and from among administrative staff as many as 4 people. Then the total population is 45 people.

The sampling technique used is saturated sampling. According to Sugiyono that "saturated sampling technique is a sampling technique when all members of the population are used as samples (Sugiyono, 2014). This is because the population used in this study is relatively small, namely with a total population of 45 people consisting of teachers and staff employees of MAN 2 Padangsidimpuan.



4. Data Analysis Techniques

The analysis used in this study is Partial least Square (PLS), PLS is a new technique that many people are interested in, because it does not require normally distributed data or a study with a small sample. PLS is a method for predicting constructs in models with multiple factors and collinear relationships. PLS uses software such as SmartPLS, WordPLS, PLS-Graph and VisualGraph (Imam Ghazali and Hengky Latan, 2012).

This study uses a multivariate approach that uses more than two variables to analyze research statistics. PLS multivariate analysis includes statistical analysis for research using more than two variables. PLS is a variant-based SEM statistical method designed to solve multiple regression when specific problems occur in the data, such as small research sample sizes, missing values and multicollinearity. PLS calculations use Algorithm and Bootstrapping (Hamid and Anwar, 2019).

The PLS Algorithm is a series of regressions where by calculating the PLS Algorithm, information will be obtained that will be used to analyze research data, especially to see the values commonly used for PLS analysis. Furthermore, Bootstrapping is a resampling procedure, the statistical significance of various PLS-SEM findings such as route coefficient, Cronbach's alpha, HTMT value and R². where these findings can be checked by bootstrapping. The PLS study was conducted in three stages, viz: outer model analysis, hypothesis analysis between variables (inner models), and hypothesis testing. The use of SmartPLS in this study is used to test and measure the relationship between endogenous and exogenous latent variables, while the research variables in this study are Endogenous Variables (Y), Interest in Paying Zakat, Exogenous Variables (X) Religiosity, Revenue and Education, Intervening Variable Awareness.

D. Result and Discussion

1. Structural Equation Model (SEM) Analysis with SmartPLS

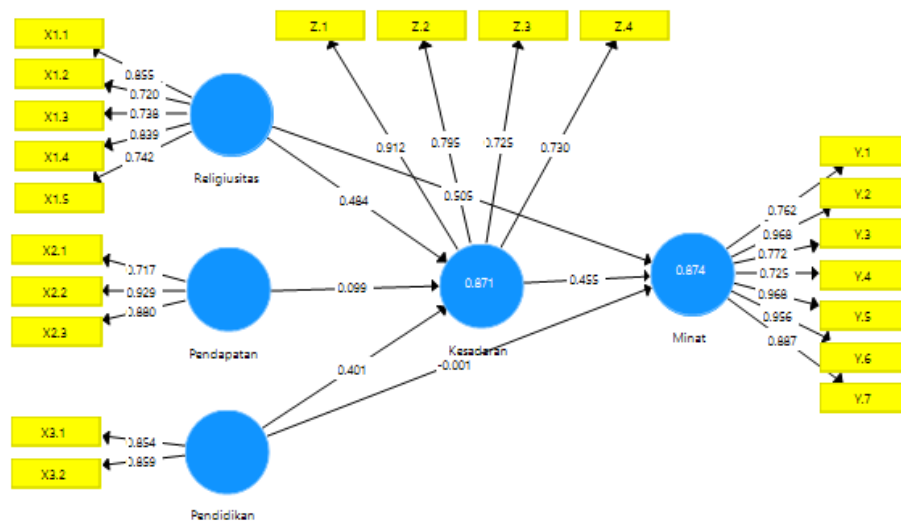
The analysis conducted in this study was with the Partial Least Square Structural Equation Model (PLS-SEM). Where in conducting this

analysis, namely by making a path diagram evaluating the outer model (measurement model) and inner model (structural model). This means that when the results in this study are obtained, it will be continued by testing the hypothesis using the smartPLS application.

1) Path Diagram Structural Equation Model

In this study, the path diagram formed is based on the hypothesis that has been formulated previously. The path diagram in this study is also useful for seeing the direction of the relationship and influence between each variable in this study. There are several variables in this study, namely religiosity (X1), revenue (X2), education (X3) while the intervening variable in this study is awareness (Z) with the dependent variable interest in paying zakat (Y). Then to see the path diagram in this study is as follows:

Figure 1. Path Diagram of Research Results



2) Descriptive Statistical Analysis

Table 3. Descriptive Statistics Test

| | No. | Missing | Mean | Median | Min | Max | Standard Deviation | Excess Kurtosis | Skewness |
|-----|-------|---------|-------|--------|-------|-------|--------------------|-----------------|----------|
| Y.1 | 1.000 | 0.000 | 5.822 | 6.000 | 4.000 | 7.000 | 0.851 | 1.002 | -1.209 |
| Y.2 | 2.000 | 0.000 | 6.044 | 6.000 | 4.000 | 7.000 | 0.665 | 4.300 | -1.458 |
| Y.3 | 3.000 | 0.000 | 5.956 | 6.000 | 4.000 | 7.000 | 0.698 | 3.679 | -1.562 |
| Y.4 | 4.000 | 0.000 | 5.867 | 6.000 | 4.000 | 7.000 | 0.806 | 1.679 | -1.329 |

| | | | | | | | | | |
|------|--------|-------|-------|-------|-------|-------|-------|-------|--------|
| Y.5 | 5.000 | 0.000 | 6.044 | 6.000 | 4.000 | 7.000 | 0.665 | 4.300 | -1.458 |
| Y.6 | 6.000 | 0.000 | 6.067 | 6.000 | 4.000 | 7.000 | 0.680 | 3.960 | -1.403 |
| Y.7 | 7.000 | 0.000 | 6.022 | 6.000 | 4.000 | 7.000 | 0.830 | 1.707 | -1.251 |
| Z.1 | 8.000 | 0.000 | 5.933 | 6.000 | 4.000 | 7.000 | 0.772 | 2.325 | -1.382 |
| Z.2 | 9.000 | 0.000 | 5.933 | 6.000 | 4.000 | 7.000 | 0.772 | 2.325 | -1.382 |
| Z.3 | 10.000 | 0.000 | 5.867 | 6.000 | 4.000 | 7.000 | 0.806 | 1.679 | -1.329 |
| Z.4 | 11.000 | 0.000 | 6.044 | 6.000 | 4.000 | 7.000 | 0.759 | 2.660 | -1.340 |
| X1.1 | 12.000 | 0.000 | 6.022 | 6.000 | 4.000 | 7.000 | 0.745 | 2.856 | -1.372 |
| X1.2 | 13.000 | 0.000 | 5.889 | 6.000 | 4.000 | 7.000 | 0.900 | 0.689 | -1.098 |
| X1.3 | 14.000 | 0.000 | 5.822 | 6.000 | 4.000 | 7.000 | 0.926 | 0.296 | -1.019 |
| X1.4 | 15.000 | 0.000 | 6.022 | 6.000 | 4.000 | 7.000 | 0.745 | 2.856 | -1.372 |
| X1.5 | 16.000 | 0.000 | 5.956 | 6.000 | 4.000 | 7.000 | 0.788 | 2.134 | -1.331 |
| X2.1 | 17.000 | 0.000 | 6.089 | 6.000 | 4.000 | 7.000 | 0.694 | 3.675 | -1.365 |
| X2.2 | 18.000 | 0.000 | 6.111 | 6.000 | 4.000 | 7.000 | 0.706 | 3.438 | -1.341 |
| X2.3 | 19.000 | 0.000 | 6.178 | 6.000 | 4.000 | 7.000 | 0.529 | 5.422 | -0.772 |
| X3.1 | 20.000 | 0.000 | 6.089 | 6.000 | 4.000 | 7.000 | 0.694 | 3.675 | -1.365 |
| X3.2 | 21.000 | 0.000 | 5.933 | 6.000 | 4.000 | 7.000 | 0.772 | 2.325 | -1.382 |

Based on the results of the descriptive statistical test table in the table above, it can be seen that the mean, median, min, max, standard deviation values have varying values for each latent variable. This table shows how the description of the research variables.

3) Outer Model Evaluation

In the study, outer model testing will be carried out to see the results of the validity and reliability of the instruments given to respondents. This measurement model is to show and also present the latent variable being measured. The stages in this study are to conduct construct validity tests which include convergent validity and discriminant validity, as well as reliability tests which include composite reliability and Cronbach 'alpha.

a) Convergent Validity Loading Factor

The convergent validity test is a test conducted to determine whether the variables in this study are valid against latent variables, which can be seen based on the loading factor value. An indicator can be said to be valid if the loading factor value in the variable is > 0.60 . Based on the results of the outer model test, the convergent validity test can be seen as follows:

Table 4. Convergent Validity Test

| No | Variable | Indicator | Loading Factor | Description |
|----|-------------|-----------|----------------|-------------|
| 1. | Religiosity | X1.1 | 0,855 | Valid |
| | | X1.2 | 0,720 | Valid |

| | | | | |
|----|-----------|------|-------|-------|
| | | X1.3 | 0,738 | Valid |
| | | X1.4 | 0,839 | Valid |
| | | X1.5 | 0,742 | Valid |
| 2. | Revenue | X2.1 | 0,717 | Valid |
| | | X2.2 | 0,929 | Valid |
| | | X2.3 | 0,880 | Valid |
| 3. | Education | X3.1 | 0,854 | Valid |
| | | X3.2 | 0,859 | Valid |
| 4. | Awareness | Z.1 | 0,912 | Valid |
| | | Z.2 | 0,795 | Valid |
| | | Z.3 | 0,725 | Valid |
| | | Z.4 | 0,730 | Valid |
| 5. | Interest | Y.1 | 0,968 | Valid |
| | | Y.2 | 0,968 | Valid |
| | | Y.3 | 0,772 | Valid |
| | | Y.4 | 0,725 | Valid |
| | | Y.5 | 0,968 | Valid |
| | | Y.6 | 0,956 | Valid |
| | | Y.7 | 0,887 | Valid |

From the table above, it can be seen that the value of outer loading varies quite a bit for each variable with its latent variable. It can be seen if all variables are declared valid, this can be seen from the loading factor value which is > 0.60 so it can be concluded that the variables of religiosity (X1), income (X2), education (X3), awareness (Z) and the dependent variable interest (Y) are valid.

b) Convergent Validity AVE

After carrying out the above test and the variable is declared valid, the next test is to conduct a convergent validity test by looking at the AVE value on each latent variable. The basis for decision making in looking at the AVE value is the AVE value > 0.5 . As for the results of the AVE test can be seen in the table below:

Table 5. Convergent Validity Test Using AVE

| No | Variable | Value (AVE) | Description |
|----|------------------|-------------|-------------|
| 1 | Religiosity (X1) | 0,610 | Valid |
| 2 | Revenue (X2) | 0,717 | Valid |
| 3 | Education (X3) | 0,734 | Valid |

| | | | |
|---|---------------|-------|-------|
| 4 | Awareness (Z) | 0,630 | Valid |
| 5 | Interest (Y) | 0,754 | Valid |

Based on the table above, it can be seen that all latent variables in this study have an AVE (Average Variance Extracted) value above > 0.5 and all variables can be declared valid. The highest AVE value is for the interest variable, which is (0.754) and the lowest AVE is for the religiosity variable, which is (0.610).

c) Discriminant Validity

This test is carried out to determine whether a construct has an adequate discriminant value. In seeing the value of discriminant validity, namely by looking at the cross loading value on the indicator of a construct to be addressed and then comparing it with the cross loading value on other construct indicators, on the indicator of another construct, the cross loading value on the indicator must be greater when compared to the value of other constructs, and the value must be greater than 0.5. The cross loading values in this study are:

Table 6. Discriminant Validity Test using Cross Loading

| No | Indicator | Religiosity | Revenue | Education | Awareness | Interest |
|----|-----------|-------------|---------|-----------|-----------|----------|
| 1. | X1.1 | 0,855 | 0,804 | 0,666 | 0,823 | 0,843 |
| | X1.2 | 0,720 | 0,608 | 0,593 | 0,590 | 0,570 |
| | X1.3 | 0,738 | 0,728 | 0,623 | 0,623 | 0,638 |
| | X1.4 | 0,839 | 0,678 | 0,567 | 0,777 | 0,768 |
| | X1.5 | 0,742 | 0,686 | 0,734 | 0,660 | 0,708 |
| 2. | X2.1 | 0,580 | 0,717 | 0,562 | 0,770 | 0,533 |

| | | | | | | |
|----|------|-------|-------|-------|-------|-------|
| | X2.2 | 0,864 | 0,929 | 0,803 | 0,870 | 0,934 |
| | X2.3 | 0,800 | 0,880 | 0,660 | 0,763 | 0,761 |
| 3. | X3.1 | 0,679 | 0,710 | 0,854 | 0,701 | 0,729 |
| | X3.2 | 0,711 | 0,674 | 0,859 | 0,795 | 0,653 |
| 4. | Z1.1 | 0,803 | 0,752 | 0,824 | 0,912 | 0,830 |
| | Z1.2 | 0,711 | 0,674 | 0,859 | 0,795 | 0,653 |
| | Z1.3 | 0,683 | 0,639 | 0,567 | 0,725 | 0,725 |
| | Z1.4 | 0,649 | 0,659 | 0,591 | 0,730 | 0,669 |
| 5. | Y1.1 | 0,708 | 0,649 | 0,667 | 0,692 | 0,762 |
| | Y1.2 | 0,868 | 0,905 | 0,801 | 0,861 | 0,968 |
| | Y1.3 | 0,698 | 0,643 | 0,559 | 0,683 | 0,772 |
| | Y1.4 | 0,683 | 0,639 | 0,567 | 0,725 | 0,725 |
| | Y1.5 | 0,868 | 0,905 | 0,801 | 0,861 | 0,968 |
| | Y1.6 | 0,859 | 0,899 | 0,783 | 0,845 | 0,956 |
| | Y1.7 | 0,835 | 0,803 | 0,767 | 0,825 | 0,803 |

Based on the data above, it can be seen that the cross loading value of each indicator on the intended latent variable is greater than the indicators on other latent variables. Where the cross loading value is greater than 0.5, so that all variables are declared good discriminants validity.

d) Reliability Test

Construct reliability test is one of the ways carried out by researchers to measure constructs in this study, the construct reliability test was carried out using the smartPLS application and can be done in two ways, namely by looking at composite reliability. The basis for decision making is that the composite reliability is greater than 0.7, so the variable is said to be reliable. As for the results of research conducted by researchers, the composite reliability value in this study is as follows:

Tabel 7. Reliability Test Composite Reliability

| No | Variable | Composite Reliability |
|----|------------------|-----------------------|
| 1 | Religiosity (X1) | 0,886 |
| 2 | Revenue (X2) | 0,883 |
| 3 | Education (X3) | 0,847 |
| 4 | Awareness (Z) | 0,871 |

Based on the reliability test results above, it can be seen that all variables in this study are reliable, seen from the composite reliability value which is greater than 0.7. So it can be concluded that in this study all variables are reliable.

4) Inner Model Evaluation

Structural model evaluation is carried out to predict the reciprocal relationship between latent variables with the model that has been proposed. In research using PLS-SEM, evaluate the structural model by looking at the coefficient of determination (R^2) value, as for seeing the results of the inner model analysis are as follows:

a) Coefficient Of Determination

One way to evaluate the structural model is to see the level of presentation of the explained variance, namely by looking at the R^2 value for endogenous latent constructs. The R^2 assessment criteria can be classified into three, namely the R^2 value of 0.67 which indicates that the model is good, the R^2 value of 0.33 which indicates that the model is moderate, and the R^2 value of 0.19 which indicates that the model is weak. To see the value of R^2 in this study can be seen in the following table:

Tabel 8. R Square Adjusted Test

| No | Variable | <i>R Square</i> | <i>R Square Adjusted</i> |
|----|-----------|-----------------|--------------------------|
| 1 | Awareness | 0,871 | 0,861 |
| 2 | Interest | 0,874 | 0,865 |

Based on the R^2 value presented above, it can be seen that the effect of the independent variables on the interest variable is 0.871, which means that the awareness variable is strong in explaining the research variables. From the R^2 value above, it can also be seen that the awareness variable in this study is able to explain 87.1 percent of the interest variable in paying professional zakat, while 12.9 percent is explained by other variables outside this study. The R^2 value for the interest variable is 0.874 or 87.4

percent can explain the variables in this study while 12.6 percent is explained by other variables in this study.

b) Effect Size (F^2)

The influence of certain variables on other variables can be seen in a model structure. The measurement standards in seeing the amount of influence of these variables are 0.02 (small), 0.15 (medium), and 0.35 (large). As for the test results conducted by researchers are as follows:

Tabel 9. Effect Size Test (F^2)

| Variable | Awareness | Interest |
|-------------|-----------|----------|
| Religiosity | 0,307 | 0,384 |
| Revenue | 0,013 | 0,345 |
| Education | 0,387 | 0,000 |
| Awareness | | 0,215 |

Based on the table above, it can be seen that religiosity has an effect of 0.307 on awareness, this value can be categorized as a large influence on awareness, while the interest value of 0.384 is categorized as a large influence on awareness. The income variable has an effect of 0.013 on awareness, this value can be categorized as a small influence on awareness, while the interest value of 0.345 is categorized as a large influence on the interest in paying professional zakat. Then the education variable is worth 0.387 on awareness, meaning that it can be categorized as a large influence on awareness. In the intervening variable, awareness is worth 0.215 on the interest in paying professional zakat, so this is categorized as a large influence between awareness and interest in paying professional zakat.

c) Predictive Relevance Test (Q^2)

Q^2 Predictive Relevance Test is a test conducted to see how good the observation value produced by the model and also the parameter estimate. In the assessment, the value of $Q^2 > 0$ indicates that the model has predictive relevance, and if the value of $Q^2 < 0$ indicates that the model lacks predictive relevance. The results of the Predictive Relevance Q^2 test are as follows:



Tabel 10. Predictive Relevance Q2 Test

| Variable | SSO | SSE | Q² (1-SSE/SSO) |
|--------------------|------------|------------|----------------------------------|
| Religiosity | 225,000 | 225,000 | |
| Revenue | 135,000 | 135,000 | |
| Education | 90,000 | 156,767 | |
| Awareness | 180,000 | 88,961 | 0,506 |
| Interest | 315,000 | 114,682 | 0,636 |

From the table above, it can be seen that the endogenous variables in this study have $Q^2 > 0$, it can be seen that the endogenous variable for awareness is $0.506 > 0$ and interest is $0.636 > 0$. So it can be concluded that the research has good predictive relevance.

5) Hypothesis Testing

a) The Effect of Religiosity on Awareness

Based on the results of data processing carried out by researchers, it can be seen that the positive original sample value is 0.484. In addition, the statistical value is 3.122 and the p-value is 0.003 and the significance value set n is a t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of this decision, it can be seen if there is an influence between religiosity on awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. When viewed from the t-statistic value $>$ t-table ($3.122 > 1.96$) and p-value < 0.05 ($0.003 < 0.05$), it means that it has a significant effect and H1 is accepted and H0 is rejected.

b) Effect of Income on Awareness

Based on the results of data processing carried out by researchers, it can be seen that the positive original sample value is 0.099. In addition, the statistical t value is 0.747 and the p-value is 0.459 and the significance value set is a t-value of 1.96 and a p-value smaller than 0.05. Based on the basis of this decision, it can be seen if there is no influence between income on awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. When viewed from the t-statistic value $<$ t-table ($0.747 < 1.96$) and p-value > 0.05 ($0.459 > 0.05$), it means that there is no significant influence and H0 is accepted and H1 is rejected.

c) The Effect of Education on Awareness

Based on the results of data processing carried out by researchers, it can be seen that the positive original sample value is 0.401. In addition, the statistical value is 2.192 and the p-value is 0.034 and the significance value set is t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of this decision, it can be seen if there is an influence between education on awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. When viewed from the t-statistic value $>$ t-table ($2.192 > 1.96$) and p-value < 0.05 ($0.034 < 0.05$), it means that it has a significant effect and H1 is accepted and H0 is rejected.

d) The Effect of Religiosity on Interest in Paying Professional Zakat

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.725. In addition, the statistical value is 6.167 and the p-value is 0.000 and the significance value set n is a t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of decision making, it can be seen if there is an influence between religiosity on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan. When viewed from the value of t-statistic $>$ t-table ($6.167 > 1.96$) and p-value < 0.05 ($0.000 < 0.05$), it means that it has a significant effect and H1 is accepted and H0 is rejected.

e) The Effect of Income on Interest in Paying Professional Zakat

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.045. In addition, the statistical T value is 0.651 and the p-value is 0.519 and the significance value set is t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of decision making, it can be seen if there is no influence between income on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan. When viewed from the value of t-statistic $<$ t-table ($0.651 < 1.96$) and p-value > 0.05 ($0.519 > 0.05$), it means that there is no effect between income and interest in paying professional zakat, meaning that H0 is accepted and H1 is rejected.

f) The Effect of Education on Interest in Paying Professional Zakat

Based on the results of data processing carried out by researchers, it can be seen that the positive original sample value is 0.181. In addition, the statistical value is 1.922 and the p-value is 0.214 and the significance value set is t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of decision making, it can be seen if there is no influence between education on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan. When viewed from the value of t-statistic < t-table ($1.922 < 1.96$) and p-value > 0.05 ($0.214 > 0.05$), it means that there is no significant effect and H0 is accepted and H1 is rejected.

g) The Effect Between Awareness and Interest in Paying Professional Zakat

Based on the results of data processing carried out by researchers, it can be seen that the positive original sample value is 0.455. In addition, the statistical value is 2.685 and the p-value is 0.010 and the significance value set is t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of decision making, it can be seen if there is an influence between awareness of the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan. When viewed from the value of t-statistic > t-table ($2.685 > 1.96$) and p-value < 0.05 ($0.010 < 0.05$), it means that it has a significant effect and H0 is rejected and H1 is accepted.

h) The Effect of Religiosity on Interest in Paying Professional Zakat Through Awareness

Based on the results of data processing conducted by researchers, it can be seen that the positive original sample value is 0.220. In addition, the statistical value is 1.732 and the p-value is 0.090 and the significance value set is t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of decision making, it can be seen if there is no effect of religiosity on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan through awareness. When viewed from the value of t-statistic < t-table ($1.732 < 1.96$) and p-value > 0.05 ($0.090 > 0.05$), it means that there is no significant effect and H0 is accepted and H1 is rejected.

i) The Effect of Income on Interest in Paying Professional Zakat Through Awareness

Based on the results of data processing carried out by researchers, it can be seen that the positive original sample value is 0.045. In addition, the statistical value is 0.651 and the p-value is 0.519 and the significance value set is t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of decision making, it can be seen if there is no effect of income on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan through awareness. When viewed from the value of t-statistic < t-table ($0.651 < 1.96$) and p-value > 0.05 ($0.519 > 0.05$), it means that there is no significant effect and H0 is accepted and H1 is rejected.

j) The Effect of Education on Interest in Paying Professional Zakat Through Awareness

Based on the results of data processing carried out by researchers, it can be seen that the positive original sample value is 0.183. In addition, the statistical value is 1.922 and the p-value is 0.214 and the significance value set is the t-value of 1.96 and the p-value is smaller than 0.05. Based on the basis of decision making, it can be seen if there is no effect of education on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan through awareness. When viewed from the value of t-statistic < t-table ($1.922 < 1.96$) and p-value > 0.05 ($0.214 > 0.05$), it means that there is no significant effect and H0 is accepted and H1 is rejected.

E. Conclusion

1. There is an effect between religiosity on awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. This is because a person's high level of religiosity can affect his awareness in paying professional zakat, especially in Islam, it has also been explained about the obligation to pay professional zakat.
2. There is no effect between income on awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. This may occur because there are other

factors that influence a person's awareness to pay professional zakat, such as the level of religiosity, life experience, and understanding of the religious teachings adopted. In addition, it could be that individuals with low income actually have a higher awareness in paying professional zakat because they understand how important professional zakat is in Islamic teachings and feel a greater need to help others.

3. There is an effect between education towards awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. This is because a person's high level of education can affect his awareness in paying professional zakat, especially in Islam, it has also been explained about the obligation to pay professional zakat.
4. There is an effect between religiosity on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan. This is because a person's high level of religiosity can affect the interest in paying professional zakat in paying professional zakat, especially in Islam, it has also been explained about the obligation to pay professional zakat.
5. There is no effect between income on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan. This may occur because of other factors that influence a person's interest in paying professional zakat. For example, the level of awareness, level of education, life experience, and level of religiosity. individuals with high income may have less interest in paying professional zakat because they are considered to have enough material surplus to meet their needs and less attention to the rights of others in need. However, it is important to remember that each individual has a different context and background, so the effect of income on interest in paying professional zakat may vary between individuals.
6. There is no effect between education on the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan. The level of education does not always reflect the level of faith and adherence to religious teachings. An individual with low education but has high

awareness in paying professional zakat, may have a higher interest in paying professional zakat than an individual with high education but less awareness of the importance of professional zakat.

7. There is an effect between awareness of the interest in paying professional zakat at Madrasah Aliyah Negeri 2 Padangsidempuan. This is because the professional zakat that has been determined by the institution has been automatically deducted as professional zakat when the payment of employee salaries is made. So that this is not directly related to the interest of teachers in paying professional zakat.
8. There is no effect between religiosity on interest in paying professional zakat through awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. This is because individuals have different contexts and backgrounds, so that the influence between religiosity on interest in paying professional zakat through awareness can vary between individuals.
9. There is no effect between income on the interest in paying professional zakat through awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. This is because individuals have different contexts and backgrounds, so the influence between income on the interest in paying professional zakat through awareness can vary between individuals.
10. There is no effect between education on the interest in paying professional zakat through awareness at Madrasah Aliyah Negeri 2 Padangsidempuan. This is because individuals have different contexts and backgrounds, so the influence between education on the interest in paying professional zakat through awareness can vary between individuals.

REFERENCES

- Anwar, Hamid dan, *Structural Equation Modeling (SEM) Berbasis Varian* (Jakarta: PT. Inkubator Penulis Indonesia, 2019).
- Aravik, Havis, 'Esensi Zakat Sebagai Instrumen Finansial Islami Dalam Pandangan Muhammad Nejatullah Siddiqi', *Economica Sharia*, 2 (2017), 101–12.



- Asnaini, *Zakat Produktif Dalam Perspektif Hukum Islam* (Yogyakarta: Pustaka Pelajar, 2008).
- Djalaluddin, *Psikologi Agama* (Jakarta: PT Raja Grafindo Persada, 1995)
- Ghazali, Imam, and Hengky Latan, *Partial Least Square, "Konsep, Metode Dan Aplikasi Menggunakan Program WordPLS 2.0* (Semarang: Bandan Penerbit UNDIP, 2012).
- Inayah, Nurul, 'Hubungan Kepercayaan, Transparansi, Dan Akuntabilitas Terhadap Loyalitas Muzakki Pada Badan Amil Zakat (Studi Kasus Di Kecamatan Tegalsari Banyuwangi)', *ACTIVA: Jurnal Ekonomi Syariah*, 1.2 (2018).
- Mujiati, Nanik, and Moh. Yunus, 'Religiusitas Media Massa Dalam Perspektif Teoantroposentris Islam', *JURNAL AL-IJTIMAIYYAH*, 6.2 (2020), 65.
- Nasution, Eri Yanti, 'Pengaruh Pendidikan , Pendapatan Dan Kesadaran Terhadap Minat Masyarakat Membayar Zakat Di Badan Amil Zakat Nasional (BAZNAS)', *Ilmu Ekonomi Dan Pembangunan*, 17.2 (2017), 147–58.
- Rozalinda, *Fikih Ekonomi Syariah Prinsip Dan Implementasinya Pada Sektor Keuangan Syariah* (Jakarta: Rajawali Pers, 2017).
- Shaleh, Abdul Rahman, *Psikologi Suatu Pengantar Dalam Perspektif Islam* (Jakarta: Kencana, 2004).
- Siswoyo, Dwi, *Ilmu Pendidikan* (Yogyakarta: UNY Press, 2008).
- Skousen, C.J., and Wright, 'Detecting and Predecting Financial Statement Fraud: The Effectiveness of The Fraud Triangle and SAS No. 99', *Corporate Governaceand Firm Performance Advances in Financial Economis*, Volume 13 (2009).
- Slameto, *Belajar Dan Faktor-Faktor Yang Mempengaruhi* (Jakarta: Rineka Cipta, 2010).
- Sugiyono, *Statistika Untuk Penelitian* (Bandung: Alfabeta, 2014).
- Wahid, H, S Ahmad, and M.A.M Noor, 'Kesedaran Membayar Zakat Pendapatan Di Malaysia', *Islamiyyat*, 29 (2007), 53–70.