The Influence of Zakat Knowledge, Religiosity and Income on Zakat Paying Compliance (Case Study of UPZ Disdukcapil Ciamis Regency)

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Abstract
This study aims to determine the effect of zakat knowledge, religiosity and income on zakat paying compliance at UPZ Disdukcapil, Ciamis Regency. This study uses quantitative research methods using primary data with data collection techniques through distributing questionnaires and data analysis using multiple linear regression. The results of this study indicate that the results of the t-test variable knowledge partially have a positive and not significant effect on compliance with paying zakat (Y) at UPZ Disdukcapil, the results of tcount 1,824 and ttable 1,696 mean that tcount > ttable with a significance of 0.997 > 0.05, the results of the t-test for the variable religiosity partially has a positive and significant effect on compliance with paying zakat results of tcount 3,074 and ttable 1,696 meaning tcount > ttable with a significance of 0.004 <0.05 and the results of the t test income variable partially have a positive and not significant effect on compliance with paying zakat (Y) at UPZ Disdukcapil the results of tcount 1,709 and ttable 1,696 mean tcount > ttable with a significance of 0.142 > 0.05. While the F test obtained Fcount of 7,615 and Ftable of 2.92 meaning Fcount > Ftable so the variables of knowledge, religiosity and income simultaneously have a positive and significant effect on compliance with paying zakat.
Keywords: Zakat, Knowledge of Zakat, Religiosity, Income, Compliance

INTRODUCTION

Humans are creatures that have been created by Allah SWT. created with the provision of perfect sense to carry out its role as caliph on earth. Allah created every creature on this earth nothing but to worship him, carry out every command and stay away from his prohibitions. With all his abilities, humans are required to carry out everything that Allah has commanded, as has been required for Muslims to fulfill the pillars of Islam, namely the creed, prayer, zakat, fasting and pilgrimage for those who can afford it. Of the five pillars of Islam, Allah saves benefits that can be felt for those who have fulfilled them. However, it is different with zakat, the benefits of zakat are not only felt by those who pay it, but many people will feel the benefits and feel helped by the existence of zakat.

Zakat is one of the obligations that must be fulfilled as a form of worship that has been done by Allah SWT. shariah to Muslims. Zakat is worship that is material in nature or a form of maliyah worship, namely worship carried out through wealth and its benefits not only affect individuals but also benefit others (Arif, 2012). The obligation of zakat has Allah. stated in the sources of Islamic law, namely in the Al-Qur'an and As-Sunnah. One of the legal grounds for obligatory zakat has been conveyed by Allah through His words in the Qur'an. With this zakat, it can clean up the assets of some of the assets that are the rights of other people. In addition, zakat can also cleanse oneself from miserliness and hubuddunya or love for wealth and the world.

The meaning of the word purify is that zakat can cultivate good qualities in one's heart (Saputra, 2021). UU no. 23 of 2011 concerning the management of zakat, states that zakat is an asset that must be issued by a Muslim or a business entity to be distributed to people who

are entitled to receive it in accordance with Islamic law (Huda, 2015). The main factor in the implementation of zakat is to pay attention to the prospective muzakki first, whether his condition can be categorized as a muzakki or still a mustahik. so that the collection of zakat is not only based on the size or high value of zakat that can be collected.

Zakat is an indicator of the welfare of the country's economy, but previous research from Azis (2017) suggests that there are still many Muzakki in Ciamis Regency who are inconsistent and don't even want to pay zakat due to several factors, including ignorance of paying zakat. Many of them assume that the obligation to pay zakat is only zakat fitrah which is carried out once a year during the month of Ramadan. Their unwillingness to pay zakat is due to their lack of faith or belief in fulfilling their obligations as a Muslim. Ciamis Regency is a city with a majority Muslim population, so it is likely that the zakat funds collected are quite high.

The decline in zakat collection in the last two years was due to the Covid-19 outbreak which caused the Indonesian economy to fall into chaos. In addition, the factors affecting the level of collection of zakat in Ciamis Regency decreased due to the low level of knowledge, awareness and belief in religion (religiosity) regarding the obligation of zakat. So knowledge about zakat and religiosity needs to be disseminated in order to foster a person's sense of desire and responsibility for the obligation of zakat. The researcher chose the UPZ of the Ciamis Regency Population and Civil Registry Service (Disdukcapil) as the object of research because it was based on the consideration that Disdukcapil has an active Zakat Collection Unit (UPZ) that reports its collection activities every month to the Ciamis Regency Baznas and other considerations because the Disdukcapil UPZ has the most number of Muzakki many of the other UPZ are in Ciamis Regency government institutions.

According to Octavia (2021) in his research, he stated that there are still many people who understand zakat only limited to zakat fitrah and very few of them understand other types of zakat, even though the object of zakat is very broad but it is not well understood among the public. Then in previous research from Rahmah (2019) explained that in DKI Jakarta, where the community is predominantly Muslim, there are still many who do not distribute zakat. Because of the low level of understanding of the obligation of zakat. However, if a Muslim has high religiosity and knowledge of his obligation to pay zakat, they will be well aware of their obligation to pay zakat.

Susanti (2021) argues that a Muslim who has a high religious understanding (religiosity), especially an understanding of zakat, will fulfill his obligations as a Muslim to pay zakat. By having faith and trust in Islamic teachings, a person will carry out everything that has been imposed on him and will affect his willingness to pay zakat. Therefore, researchers will try a series of studies on muzakki at the UPZ of the Ciamis Regency Population and Civil Registration Service (Disduk Capil) and try to raise this issue into a thesis research by taking the title "The Influence of Zakat Knowledge, Religiosity and Income on Zakat Paying Compliance" Case Study of Disdukcapil, Ciamis Regency).

RESEARCH METHODS

The method used in this research is a quantitative descriptive method and is a research method whose purpose is to explain or describe a situation, situation, condition, event or an activity that can be concluded in a research report. Quantitative research is the activity of collecting, processing, analyzing and presenting data based on the amount or amount that is carried out objectively to solve a problem or test a hypothesis to develop general principles (Duli, 2019). According to Cohen and Manion in Duli (2019) said that quantitative research is a social research which uses empirical methods and questions in its implementation.

Object of Research

In this study, the authors conducted research at the Department of Population and Civil Registration (Disduk Capil) of Ciamis Regency, Jl. Student Army No. 7, Ciamis, Kec.ciamis, Ciamis Regency, West Java 46211.

Data collection technique

1. Data Type. The data source is the subject from which the research data was obtained (Sujarweni, 2022). The data obtained or obtained is expected to be able to explain an existing problem in a clear and precise manner. In this study, researchers used primary data to support this research.
2. Target Population. The population is the total number of objects with certain qualities and characteristics which can be humans, animals, plants, events and so on which are determined by researchers to be studied, researched and conclusions drawn (Sujarweni, 2022). The population is not only the total number of subjects or objects studied but includes all the properties or characteristics possessed by the object or subject under study. The population in this study were muzakki at the Ciamis Regency Baznas who were taken at one of the UPZ, namely the UPZ of the Population and Civil Registration Service (Disdukcapil), totaling 34 people.
3. Sample Type. The type of sample in this study is a saturated sample, namely a sampling technique when all members of the population are used as samples. This is often done when the total population is relatively small, less than 30 people or research that wants to make generalizations with very small errors. (Sujarweni, 2022). In this study, researchers used the entire population as a research sample, namely all muzakki at the UPZ Population and Civil Registration Office (Disdukcapil) of Ciamis Regency, a total of 34 people.

Data Collection Procedures

Data collection procedures used in this study:

1. Observation. Observation is a technique or method used for data collection by researchers by observing and recording existing phenomena from research objects which are carried out systematically (Verawati, 2020). Researchers carried out this data collection technique at the UPZ of the Ciamis Regency Population and Civil Registration Service (Disdukcapil).
2. Questionnaire (Questionnaire). Questionnaires or questionnaires are data collection techniques that are carried out by providing several questions or written statements to respondents to answer. A questionnaire is a more efficient data collection when the researcher knows for sure the variable to be measured or what can be expected from the respondent (Agung, 2012). Respondents in this research were muzakki UPZ of the Population and Civil Registration Office (Disdukcapil) of Ciamis Regency by distributing questionnaires to find out the responses of the respondents regarding the problem being studied. All variables in this study will be measured using a Likert scale with a scale of 1 to 5 which is arranged in the following table:
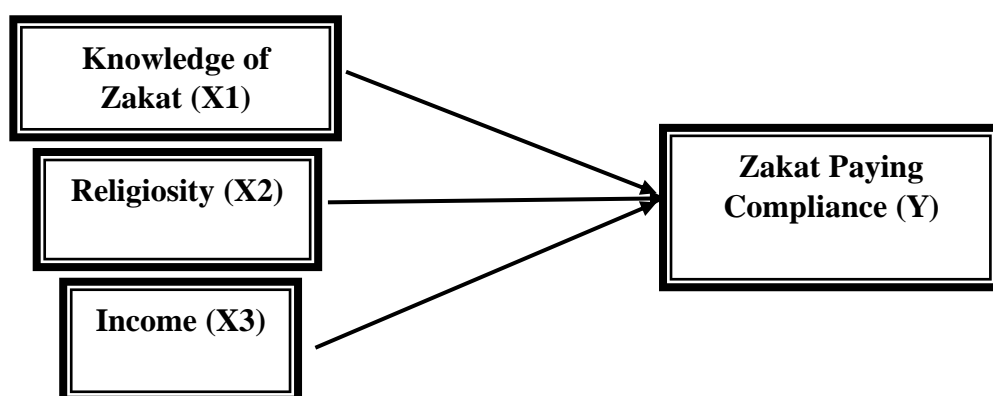
Table 1. Determination of Value Weight Using a Likert Scale

Answer	Code	Score
Strongly agree	SS	5
Agree	S	4
Disagree	KS	3
Don't agree	TS	2
Strongly Disagree	STS	1

3. Interview (Interview). Interview or interview is a form of dialogue conducted by researchers to obtain information from trusted sources. The strength of the interview rests on the skills of an interviewer or researcher at the time the interview is conducted. He must create a comfortable and friendly atmosphere so that data sources can provide clear and honest explanations regarding the requested information (Salim and Haidir, 2019). In this study, the researcher conducted a question and answer session with the managers and employees of the Ciamis Regency Disdukcapil related to the problems under study if inappropriate problems were found in the questionnaire.

RESEARCH METHOD

For this study a descriptive research model was used, descriptive research is a research method whose data collection process allows researchers to produce descriptions of social phenomena that are examined or describe the data that has been collected as they are, without intending to make general conclusions or generalizations (Sugiyono, 2013)

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Knowledge of
Zakat (X1)

Religiosity (X2)            Zakat Paying
                           Compliance (Y)

Income (X3)
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The type of research used, namely comparative research, is a type of research to find answers fundamentally about causation by analyzing the factors that cause the occurrence or emergence of a particular phenomenon.

Data Analysis Technique

1. In this study, the data analysis techniques used included validity and reliability tests used to test a questionnaire, descriptive analysis tests, classic assumption tests which included normality tests were used to test whether in the regression model, confounding variables or residuals have a distribution normal. The multicollinearity test aims to avoid habits in the retrieval process regarding the effect of the partial test of each independent variable on the dependent variable, the heteroscedasticity test to determine whether the regression model has the same variance from the residuals of one observation to another, and the linearity test aims to determine whether each independent variable has a linear relationship or not with the dependent variable.
2. The data analysis method used in this study is multiple linear regression. Multiple linear regression is used to predict the effect of two or more independent variables on one dependent variable. Hypothesis testing using the partial significant test (t test) aims to determine the relationship of the independent variables to the dependent variable partially, and the F test is used to test whether the independent variables jointly have a significant effect on the dependent variable from one regression equation. The coefficient of determination test is used to measure the dependent variables and see how much the ability of the independent variables together to explain the dependent variable.

RESEARCH RESULTS AND DISCUSSION
Research result
        Based on the results of data processing with the help of the SPSS 28 program, the following results are obtained:
1. Validity and reliability test results. Testing the validity data for each questionnaire question from each variable is stated to be valid because the value of r count > r table. While the reliability test where the Cronbach's Alpha value of each variable is above the provisions, namely 0.60.
2. Descriptive test
    a. Characteristics of respondents based on gender. Based on the results of the study, there were 20 male respondents or 59%.
    b. Characteristics of respondents based on age. Based on the calculation results show that the majority of respondents are between the ages of 40-49 years as many as 12 people or 35%.
    c. Characteristics of respondents based on education. Based on the calculation results show that the majority of respondents have an undergraduate degree with a total of 10 people or 29%.
    d. Characteristics of respondents based on work. Based on the results of the calculation, it shows that the majority of respondents who work in private employee groups are 20 people or 58%.
    e. Based on Revenue. Based on the calculation results show that the majority of respondents have an income of 2-5 million each month.

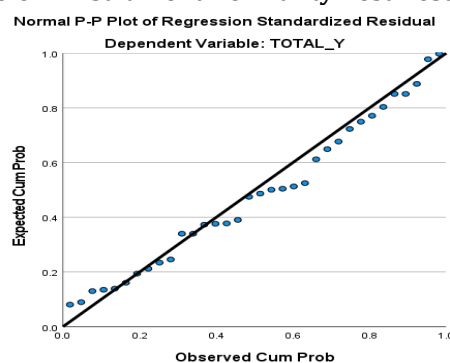**Classic Assumption Test**
1. Normality Test Results
        The normality test in the regression model is used to test whether the residual values resulting from the regression are normally distributed or not. To make sure whether the residual data used is normally distributed or not, a statistical test was carried out, namely the one sample columnogorov-smirnov test. The K-S test is carried out by making the following hypothesis:
a. If the significant value or probability value is > 0.05 then H0 is accepted or the data is normally distributed.
b. If the significant value or probability value is <0.05 then H0 is rejected or not normally distributed.

The following factors can be used by looking at the normal plot graph as follows:

Table 2. Instrument Normality Test Results

Source: SPSS Output 28 (2022)

Table 2 above shows that there are points (data) scattered around the diagonal line and the distribution of these points follows the direction of the diagonal line. This means that the regression models in this study fulfill the assumption of normality based on the normal probability plot graphic analysis.

2. Heteroscedasticity Test Results

A good regression model is one that does not have heteroscedasticity. To be able to find out whether the test performed has heteroscedasticity or not, the Glejser test can be used. the Glejser test is used to detect the presence or absence of heteroscedasticity in research data more accurately than using the graph plots test. The following are the results of the Glejser test that was carried out in this study:

Table 3. Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.719	1.500		1.812	.080		
	Knowledge	-.173	.111	-.520	-1.561	.129	.273	3.662
	Religiosity	.047	.079	.163	.603	.551	.416	2.404
	Income	.067	.078	.213	.862	.396	.495	2.020
a. Dependent Variable: Abs_residual								

Source: data processed by SPSS 24 (2022)

From the table above, the test results show the significance value of all variables using the Glejser test with values of 0.129, 0.551 and 0.396 > 0.05, it can be concluded that the regression model is free from heteroscedasticity.

3. Multicollinearity Test Results

The multicollinearity test is used to determine whether the regression model is found to have or not multicollinearity. The results of this test can be seen from the tolerance value and Variance Inflation Factor (VIF). If the tolerance value is > 0.10 and VIF < 10, there is no multicollinearity in the study and if vice versa, there is multicollinearity in the study.

Table 4. Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	13.550	2.461		5.506	.000		
	Knowledge	.221	.182	.319	1.212	.235	.273	3.662
	Religiosity	.100	.129	.165	.772	.446	.416	2.404
	Income	.168	.128	.257	1.317	.198	.495	2.020

Source: data processed by SPSS 24 (2022)

Based on the test results in table 4 above, because the tolerance value for all variables is greater than 0.10 and VIF for all variables has a value lower than 10, it can be concluded that the regression model is free from multicollinearity between variables.

4. Linearity Test Results

Linearity is a test conducted to find out whether there is a linear and significant relationship between two or several of the variables studied. Linearity will be fulfilled with

the assumption that if the plot between standardized residual values and standardized predicted values does not form a certain pattern or is random. However, the use of a linearity test using images is considered less objective. In addition, this linearity test can also be carried out using SPSS on the Test for Linearity tool. The analysis technique uses a significance value at a significance level of 95% (α = 0.05) as follows:

a. If the sig. <0.05, then the variable has a linear relationship.
b. If the sig. > 0.05, then the variable has a non-linear relationship.

Table 5. Linearity Test Results

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Y * X1	Between Groups	(Combined)	81.809	12	6.817	1.941	.088
		Linearity	21.112	1	21.112	6.012	.023
		Deviation from Linearity	60.697	11	5.518	1.571	.180
	Within Groups		73.750	21	3.512		
	Total		155.559	33			

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Y * X2	Between Groups	(Combined)	68.125	12	5.677	1.364	.258
		Linearity	6.961	1	6.961	1.672	.210
		Deviation from Linearity	61.164	11	5.560	1.336	.273
	Within Groups		87.433	21	4.163		
	Total		155.559	33			

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Y * X3	Between Groups	(Combined)	90.375	10	9.038	3.189	.010
		Linearity	49.264	1	49.264	17.383	<,001
		Deviation from Linearity	41.112	9	4.568	1.612	.170
	Within Groups		65.183	23	2.834		
	Total		155.559	33			

Source: data processed by SPSS 24 (2022)

Based on the results of the linearity test presented in the table above, the p-value linearity Y * X1 = 0.180, Y * X2 = 0.273, Y * X3 * = 0.170 > 0.05 is obtained as stated in the linearity assumption that if the significance value of the linearity test results more than 0.05 it can be stated that the data is linear. So it can be concluded that there is a linear relationship between the independent variables and the dependent variable.

5. Results of Multiple Regression Analysis

Regression analysis is a test used to test the hypothesis whether the independent variable has an influence on the dependent variable partially and simultaneously. A good regression equation model is one that meets the classical assumption test requirements.

Table 6. Results of Multiple Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.512	4.624		3.787	<001
	Knowledge	.001	.235	.001	.004	.997
	Religiosity	.553	.180	.563	3.074	.004

| Income | .329 | .218 | .297 | 1.509 | .142 |

Source: data processed by SPSS 24 (2022)

Based on the results of the individual parameters presented in the table above, a multiple linear regression equation model can be developed as follows:

$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$

$= 17.512 + 0.001 + 0.553 + 0.329$

Y = Compliance

X1 = Knowledge

X2 = Religiosity

X3 = Income

From these equations it can be concluded as follows:

a. The constant value (a) is 17,512 which means that if the knowledge of zakat, religiosity and income has a value of 0 without X1 X2 and X3 then it can be stated that compliance with paying zakat has an increase of 17.512%.

b. The coefficient value of the zakat knowledge variable is positive by 0.001, which means that the knowledge of zakat will increase by 00.1%. Then the value of zakat knowledge variable can be stated to have a positive effect on compliance to pay zakat.

c. The coefficient value of the religiosity variable is positive by 0.553 which means that knowledge of zakat will increase by 55.3%. Then the value of the religiosity variable can be stated to have a positive effect on compliance with paying zakat.

d. In the income variable, the coefficient is positive by 0.329, which means that every increase in income has a positive effect of 32.9% on compliance with paying zakat.

6. The coefficient of determination R

Testing the coefficient of determination or R^2 is carried out to describe how much the dependent variable (Y) changes that can be influenced by the independent variable (X). The coefficient of determination of this study was carried out using the SPSS 24.0 program. Testing the coefficient of determination seen from the magnitude of Rsquared (R^2).

Table 7. Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.657[a]	.432	.376	1.715

Source: data processed by SPSS 24 (2022)

Based on table 7, the adjusted R^2 is 0.376, this means that 37.6% compliance with paying zakat (Y) is influenced by the variables Knowledge, religiosity and income, while the rest (100% - 37.6% = 62.4%), p. this shows that the remaining 62.4% compliance is influenced by other factors outside of this study.

Hypothesis Test Results
1. Partial Test Results (t)

Partial test (t) was conducted to determine the variables placed in the model namely knowledge (X1), religiosity (X2), income (X3), partially towards compliance with paying zakat (Y). This test is carried out by comparing the t-statistic values for the regression coefficients of each t-table variable. If the t-statistical value of the regression coefficient of the independent variable (X) is greater than the t table, it can be said that this variable significantly influences

the dependent variable (Y). Where if the tcount > ttable then the hypothesis can be accepted, and vice versa, if tcount < ttable then hypothesis 1 above cannot be accepted. It is known that the t table for df = 34-3 with a significance of 5% is 1,696. While the calculation of tcount is as follows:

Table 8. Test Results t

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.512	4.624		3.787	<,001
	Knowledge	.551	.235	.443	1.824	.997
	Religiosity	.553	.180	.563	3.074	.004
	Income	.329	.218	.297	1.709	.142

Source: data processed by SPSS 24 (2022)

Based on the table data, the results of the partial test analysis above identify that:
a. Knowledge of Zakat. Based on the data table above, it explains that knowledge of zakat has a significance level of 0.997 > 0.05 with a t count of 1,824 > t table of 1,696. Based on this statement it can be concluded that H1 is rejected and H0 is accepted, meaning that the zakat knowledge variable does not partially affect financial behavior.
b. Religiosity. The data above explains that religiosity has a significance level of 0.004 <0.05 and a t count of 3,074 > t table of 1,696. Based on the results of this statement, it can be concluded that H0 is rejected and Ha is accepted. This means that the religiosity variable partially influences financial behavior.
c. Income; The data above explains that income has a significance level of 0.142 > 0.05 and a t-value of 1,709 > 1,696. Based on the results of this statement, it can be concluded that H0 is accepted and Ha is rejected. This means that the income variable has no partial effect on compliance with paying zakat.

2. Simultaneous Test Results (f)

This F-Statistics test is carried out to compare the F-Statistics value (count) against the F-table. If the F-Statistics value is greater than the F-table, it can be said that the five independent variables or variables (X) simultaneously have a significant influence on the dependent variable (Y). This test was carried out using SPSS for Windows 24.0 as shown below.

Table 9. Test Results F

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	67.248	3	22.416	7.615	.001[b]
	Residual	88.311	30	2.944		
	Total	155.559	33			

Source: data processed by SPSS 24 (2022)

The table above explains whether the variation in the value of the independent variable or the independent variable can explain the variation in the dependent value by using the magnitude of the F value. The calculated F value is 7,615 while the significance is 0.001. The significance of the ANOVA table is 0.001 which is less than 0.05, thus Ho is rejected and Ha is accepted. Thus it can be concluded that the variables of knowledge, religiosity, and income jointly affect the compliance with paying zakat at UPZ Disdukcapil Kabupsten Ciamis.

Discussion

1. The Effect of Zakat Knowledge on Zakat Paying Compliance

Based on the results of the research with various analytical tests, it can be stated that the partial test or T test shows the X1 variable, namely knowledge of zakat has a positive and not significant effect on compliance to pay zakat. This is shown based on the results of analysis testing that in this research variable has a significance value of 0.997 > 0.05 and the calculated t value is greater than t table (1,824 > 1.696) and the regression coefficient value is 0.001. So it can be concluded that the variable knowledge of zakat has a positive and not significant effect on compliance with paying zakat at UPZ Disdukcapil, Ciamis Regency.

This research supports previous research from Pertiwi (2018) in his research explaining that knowledge of zakat has no significant effect on obedience to pay zakat. Based on the results of the regression, it can be seen that the zakat knowledge variable has a t-value of - 1.82 with sig 123 8.56. This means that t count < t table (-1.82 <1.66) then H0 is accepted and H1 is rejected so that the zakat knowledge variable statistically with a sig of 5% has no effect on obedience. This is evidenced by the sig value (1.82 > 0.05).

Based on the results of the analysis of the variable knowledge of zakat has no effect on compliance with paying zakat. Knowledge of zakat is a person's ability to understand and know everything about zakat such as understanding the meaning, purpose of zakat, how to calculate zakat and others. This research is also in line with Yulinda Isnain's research (2018) Effects of Knowledge of Zakat, Income Level, Level of Faith and Trust on Muzakki's Profession Motivation (Case Study at Rumah Zakat Semarang Branch). The results of this study indicate that the level of zakat knowledge has a positive effect on the motivation to pay zakat as a muzakki's profession.

2. The Effect of Religiosity on Zakat Paying Compliance

The results of the study regarding the religiosity variable (X2) in this study through analysis testing were positive. This means that the results of the analysis identify that there is a positive and significant effect of the religiosity variable (X2) on compliance with paying zakat (Y). Based on the results of the study with a significance value of 0.004 <0.05 and the calculated t value is greater than t table (2.511 > 1.696) and the regression coefficient value is 0.553. So from this statement it can be concluded that the religiosity variable has a positive and significant effect on compliance with paying zakat at UPZ Disdukcapil, Ciamis Regency.

This research supports previous research from Rahmah (2019) in his research explaining that religiosity influences interest in tithes at Bazis DKI Jakarta, with a t-count value at religiosity of 2.003 with a significant level of 0.048 because in terms of a significant level of 0.000 <α = 0.05. So it can be concluded that religiosity affects compliance with paying zakat at UPZ Disdukcapil, Ciamis Regency.

Based on the results of the analysis carried out, the religiosity variable has a significant effect on compliance with paying zakat. A person's belief and belief in their religion tends to encourage a person's desire to pay zakat, so that they always pay zakat with sincerity and are not based on compulsion. Religiosity is a religious belief that originates from each individual, religious manifestations are the result of the extent to which society understands these beliefs (Mubarok, 2021).

Seeing from the results of research through questionnaires or questionnaires, many respondents who chose strongly agreed, then religiosity is an external factor that influences muzakki in paying zakat. This study also supports the results of research from Octavia (2021) which states that religiosity has a significant effect on compliance with paying zakat, seen from the regression coefficient of 0.297 and a very significant probability value of 0.000,

which is below 0.05 (0.000 <0.05). This shows that there is an influence of the religiosity variable on compliance with paying zakat, meaning that the higher a person's religiosity, the higher the level of compliance with the obligation to pay zakat.

In addition, this research is also in line with Setiawan's research (2018) The Influence of Religiosity and Reputation on Muzakki's Interest in Paying Professional Zakat (Case Study in Ponorogo Regency). Based on the results of his research, he stated that obtaining a conclusion on the variables of religiosity and interest in his research was able to explain 40.2% of the variation in muzakki's interest in paying professional zakat through zakat institutions in Ponorogo Regency. Then based on the results of the F test showed that the religiosity and reputation variables showed an F value of 28.139 with a significant level of less than 0.000 (less than 0.005), so the two research variables had a positive influence on the intention to pay zakat muzakki.

3. The Effect of Income on Zakat Paying Compliance

The results of the research on the religiosity variable (X2) in this study by means of a positive analysis test. This means that the results of the analysis identify that there is a positive but not significant effect of the income variable (X3) on compliance with paying zakat (Y). Based on the results of the study with a significance value of 0.142 > 0.05 and the calculated t value is smaller than t table (1.709 > 1.696) and the regression coefficient value is 0.239. So from this statement it can be concluded that the income variable has a positive and not significant effect on compliance with paying zakat at UPZ Disdukcapil, Ciamis Regency.

Income is the wages received by a person from the results of his work and dedication to a company or organization that can be used to meet the needs of life and fulfill all obligations that are material in nature. This research supports previous research from Pertiwi (2018) with the title "The Influence of Income Level, Knowledge of Zakat and Trust in Community Obedience Paying Zakat at Baznas (Study in Communities in Peace District, Bandar Lampung City)" in his research it was stated that income did not have a significant effect on obedience to pay zakat Based on the regression results, it can be seen that the income level variable has a t-value of 0.54 with a sig of 9.57. This means that statistically the trust variable with a sig of 5% has no effect on obedience, this is evidenced by the sig value (9.57 > 0.05).

Based on the results of the analysis of the income variable, it has no effect on a person's compliance in paying zakat. As for the reflex of not having an effect on income on compliance when in difficult economic conditions and unstable income. This research is also in line with research from Azis (2017) with the title influence of belief, religiosity and income on interest in tithing at Baznas Ciamis Regency, which concludes that income factors do not significantly influence interest in zakat at Baznas Ciamis Regency by looking at the partial test results of the t value count smaller than t table. Then this research is also in line with research from Mardliyaturrohmah (2020) with the title "The Influence of Understanding Zakat, Income, Religiosity, Trust, and the Social Environment of Muzakki on Interest in Paying Zakat (Study on Boarding House Owners in Rw 05 Jemur Wonosari Surabaya)" states that the variable income has no significant effect on people's interest in paying zakat because it has a significant value of 0.593 > 0.05. So that there is no significant effect of the income variable (X3) on compliance with paying zakat (Y).

4. The Effect of Zakat Knowledge, Religiosity and Income on Zakat Paying Compliance at UPZ Disdukcapil, Ciamis Regency

Based on tests carried out together between the variables of knowledge of zakat (X1), religiosity (X2) and income (X3) with analysis testing shows a comparison between F count of

7.615 and F table 2.92. This means that there is a significant influence simultaneously between all the independent variables (X) on the dependent variable (Y). With a significance value of 0.001 <0.05, it means that the zakat knowledge variable (X1), religiosity variable (X2) and income variable (X3) can affect compliance with paying zakat at UPZ Disdukcapil, Ciamis Regency. The value of the regression coefficient on the R Square value is 0.376 which means that knowledge of zakat, religiosity and income together can affect 37.6% of compliance with paying zakat at UPZ Disdukcapil, Ciamis Regency.

In this study the religiosity variable gives more influence than the zakat knowledge variable and income variable, as well as the regression coefficient value, zakat knowledge is 0.001, religiosity variable is 0.553 and income variable is 0.329. This is possibly because religiosity has a better or more understandable effect than knowledge of zakat and income. From the data above it can be concluded that H0 is rejected and Ha is accepted, this means that the variables have a significant effect on increasing compliance and this hypothesis is accepted according to the results of the study.

Compliance is a psychological aspect that has a considerable influence on behavior, and compliance is also a source of motivation that will direct someone to do what they do. Compliance can also be interpreted as a person's obedient or obedient behavior towards the rules or norms that exist in a company or organization of an institution. The results of adjusted R2 show that 37.6% of the variable compliance with paying zakat is explained by the variable knowledge of zakat, religiosity and income. While the remaining 62.4% is explained by other variables outside of this study. Simultaneously the three independent variables affect the dependent variable, so the three independent variables can be a concern for zakat institutions in terms of increasing muzakki compliance in paying zakat.

Based on the results of this study and several previous studies that are in line with this study, knowledge of zakat, religiosity and income has a very important influence in encouraging and increasing muzakki compliance in paying zakat. This has been widely used as a research topic and found in the field, especially in the zakat institution itself, such as the reality found at the UPZ Disdukcapil, Ciamis Regency, the variables of knowledge of zakat, religiosity and income are factors that can affect compliance with paying zakat. Paying zakat is indeed a matter that is considered heavy and not even a few ignore it. However, based on the results of a field survey conducted by researchers at the UPZ Capil, Ciamis Regency, it is said that muzakki are quite enthusiastic about paying zakat consistently. With the system of paying zakat from salary deductions obtained, muzakki at UPZ Capil are trained to be consistent in fulfilling their zakat obligations even though some of them feel objections or are forced to become good habits which they carry out willingly with lots of education from BAZNAS which fosters curiosity and their awareness of zakat.

CONCLUSION

Based on the research that has been conducted, collected, processed and analyzed in accordance with the results of the discussion of the effect of zakat knowledge, religiosity and income on zakat paying compliance, it can be concluded as follows: Zakat Knowledge variable (X1) proved to have a positive and insignificant effect on zakat paying compliance (Y) at the UPZ Disdukcapil, Ciamis Regency. The religiosity variable (X2) has a positive and significant influence on compliance with paying zakat (Y) at UPZ Disdukcapil, Ciamis Regency. By giving an influence value on compliance with paying zakat (Y) of 43.2%. The income variable (X3) is proven to have a positive and insignificant effect on compliance with paying zakat (Y) at the UPZ Disdukcapil, Ciamis Regency. Taken together, the variables of knowledge of zakat (X), religiosity (X2) and income (X3) are proven to have a positive influence on compliance with paying zakat (Y) at UPZ Disdukcapil, Ciamis Regency.

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