



Determinant Factors Influencing Muzakki Preferences in Paying Agricultural Zakat: A Case Study of Farmers in Mandastana District, Barito Kuala Regency

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ABSTRACT

This study aims to analyze the determinants of muzakki preference in paying agricultural zakat in Mandastana Sub-district, Barito Kuala Regency. The variables studied include religiosity, understanding, awareness, knowledge, and income. This type of research is field research with descriptive quantitative approach. Data were collected through a Likert-scale questionnaire distributed offline and online to muzakki who are rice farmers and have reached the nisab. The sample was determined using the Lemeshow formula because the population was not known with certainty. Based on the results of the questionnaire to 100 farmers, it is known that the majority of muzakki (90%) prefer to distribute zakat directly to beneficiaries, 7% through BAZNAS, and 3% through LAZ. The analysis shows that knowledge and income have a significant effect on muzakki preference, while religiosity, understanding, and awareness are not significant. This finding confirms the need to improve zakat literacy and institutionalization to increase muzakki compliance and participation.

INTRODUCTION

Islam, as a universal religion, regulates every aspect of human life, including the economy. One of the ways Allah SWT improves the welfare of His servants is through the teaching to help each other. As a form of implementation, Allah SWT prescribed zakat as one of the pillars of Islam which has an important role in the economic and social system of Muslims. (Hasanuddin Bua dan Harafah 2019.) Zakat as an obligation for every Muslim -who has property if it has reached nishab and haul-, has a significant function in wealth redistribution and poverty alleviation. (Hariyanto, 2020)

Zakat is divided into two, namely zakat fitrah and zakat maal, among the types of zakat maal is agricultural zakat. Agricultural zakat is zakat that is issued if the harvest reaches the nisab, which is 5 wasaq / 653 kg of grain or 524 kg of rice with the value to be paid at 10% for rainfed and 5% if using irrigation. (PUZKAS BAZNAS & Pusat Studi Bisnis dan Ekonomi Syariah (CI-BEST) IPB University, 2019)

Barito Kuala Regency, South Kalimantan, one of the highest agricultural producing areas in South Kalimantan, specifically Mandastana Sub-district with a population of 18,172 people from 14 villages. This area is an agricultural region where the majority of the population earns a living as farmers of rice, secondary crops, and other seasonal crops. The potential for agricultural zakat in this area is very large because most of the crops have reached the nisab. (Badan pusat statistik Kabupaten Barito Kuala, 2024)

This research focuses on 14 villages in Mandastana Sub-district that have agricultural characteristics and significant agricultural zakat potential. By analyzing the determinants that influence the preference of muzakki to pay zakat, the results of this study can be information and evaluation for Zakat Management Organizations (OPZ) in optimizing the collection of agricultural zakat, especially in Mandastana District, Barito Kuala Regency.

LITERATURE REVIEW

Preference

Preference are part of individual behavior in making decisions. According to Kotler & Keller (2005), preference is a preference, choice, or something that is preferred by consumers. In this context, muzakki's preference in paying agricultural zakat refers to a person's tendency to choose how, when, and where to pay zakat on their agricultural produce. (Kotler & Keller, 2005)

Research by Septiabudi & Hasibuan (2023) shows that the ease of paying zakat is one of the important factors that influence muzakki preferences. If the payment process is considered easy, either through transfer, zakat pick-up, or direct access to the institution, then muzakki tend to prefer to pay zakat through official institutions. (Septiabudi, 2023).

Ainun & Silvia (2023) added that trust in zakat institutions, management transparency, and religious motivation are the dominant factors that influence muzakki's decision or preference. When muzakki feel confident that the zakat they pay is well-managed and in accordance with sharia, they will be more likely to pay zakat through official institutions. (Ainun & Silvia, 2023).

Thus, theory and previous research confirm that muzakki's preference in paying agricultural zakat is not only influenced by spiritual aspects, but also by practical, institutional, and social aspects. Understanding these factors is important for amil zakat institutions in designing strategies that can increase muzakki compliance and participation, especially in areas with high agricultural zakat potential such as Mandastana Sub-district.

Religiosity Factor

Religiosity is a person's level of belief and involvement in carrying out religious teachings, including the obligation of zakat. Yusniar and Kinsiara (2020) emphasized that muzakki with a high level of religiosity are more aware and disciplined in paying agricultural zakat according to the provisions of Islamic law. This shows that religiosity has a significant effect on the awareness and compliance of muzakki in paying zakat. (Yusniar & Kinsiara, 2020).

Research by Windyani Putri (2019) also shows that the higher a person's religiosity, the higher the level of trust in channeling zakat, infaq, and sadaqah (ZIS) funds through official institutions such as BAZNAS. They use religiosity indicators which include beliefs, worship practices, appreciation, and religious knowledge, which overall form a positive attitude towards zakat management through formal institutions. (Windyani Putri, 2019).

Furthermore, Harahap and Zuhirsyan (2022) emphasized that religiosity not only affects the intention of muzakki to pay zakat, but also determines the channel of distribution, either directly to mustahik or through zakat institutions. (Harahap, 2022) This means that religiosity has a positive influence on the decision and the way muzakki pay agricultural zakat. Thus, it can be concluded that religiosity is an important factor that influences muzakki preference and compliance, although in some cases the effect is indirect and influenced by other factors such as trust and economic conditions.

Knowledge Factor

Muzakki's knowledge about agricultural zakat is one of the important factors that influence compliance in paying zakat. According to Tiara (2022), muzakki who understand the regulations and provisions of zakat are more likely to pay regularly. This knowledge includes an understanding of zakat obligations, distribution to mustahik, and governance by zakat institutions. (Tiara, 2022) Rakhmania (2018) found that the lack of understanding about the zakat distribution mechanism by zakat institutions causes some muzakki to prefer to channel zakat directly. This shows the need for education about the role of zakat institutions such as BAZNAS and LAZ. (Rakhmania, 2018).

Meanwhile, Pertiwi and Berlian (2021) emphasized that muzakki who understand the benefits of zakat for farmers and society tend to be more obedient. The realization that zakat also functions as an instrument of social welfare becomes its own impetus to pay it regularly. Thus, knowledge covering legal aspects, distribution, benefits, and zakat management institutions greatly influences muzakki's preference and compliance in paying agricultural zakat. (Berlian & Pertiwi, 2021).

Understanding Factor

Comprehension is the ability of an individual to understand and interpret information thoroughly. (Sudijono, 2001) In the context of agricultural zakat, muzakki's understanding includes knowledge of the requirements, nishab, levels, and mechanisms for paying zakat.

According to Anita (2021), that the understanding of muzakki can be improved through education from zakat institutions and religious leaders.(Anita, 2021) and Octavia (2021) also confirmed that a good understanding of nishab and zakat provisions has a significant effect on compliance in paying zakat.(Ridha risky octavia, 2021)

Nasution (2024) states that the lack of technical information causes farmers to often not pay zakat regularly.(Nasution & Nasution, 2024) This is reinforced by the findings of Ningsih and Fitriah (2022), which show that the level of education and access to information plays a significant role in improving the understanding of zakat.(Ningsih & Fitriah, 2022), and Dahlan (2020) also adds that despite understanding, without awareness, muzakki are still reluctant to pay zakat.(Fardal Dahlan, 2020) Meanwhile, Octaviansyah (2023) found that understanding the role of zakat institutions influences the choice of muzakki in channeling zakat through official channels(Octaviansyah, 2023)

Awareness Factor

Awareness in the context of agricultural zakat refers to the extent to which muzakki understand the obligation of zakat and have the attitude and motivation to fulfill it consciously. This awareness includes the dimensions of knowledge, inner attitude, and internal drive to do good.

Maulana (2022) stated that education, socialization, and understanding of the benefits of zakat play a major role in shaping awareness. Information obtained from scholars, social media, or zakat institutions contributes to the increasing awareness of muzakki.(Maulana, 2022) Harahap and Zuhirsyan (2022) added that the low awareness is also influenced by the lack of education and monitoring from zakat institutions, especially in explaining the benefits of agricultural zakat for the welfare of the people.(Harahap, 2022)

In addition, Kinsiara (2020) found that religiosity, knowledge, and trust in zakat institutions have a direct relationship with the level of awareness. Muzakki who understand the social function of zakat and believe in the management institution tend to have higher awareness to pay agricultural zakat.(Yusniar & Kinsiara, 2020).

Income Factor

Income is an economic factor that affects the ability and compliance of muzakki in paying agricultural zakat. According to Anita (2021), muzakki with high and stable income are more likely to pay zakat regularly and on time.(Anita, 2021) This is reinforced by Octavia (2021) who states that income level has a significant effect on the discipline of muzakki in paying agricultural zakat, especially if their income has reached the nisab.(Ridha risky octavia, 2021).

Kartika (2020) also stated that income does affect the intention to pay zakat, but awareness and understanding are more decisive in its real implementation.(Kartika, 2020)

Thus, although income plays an important role in influencing muzakki's decision, this factor needs to be supported by understanding and awareness so that compliance with agricultural zakat can increase.

RESEARCH HYPOTHESIS

In this study, the hypothesis is proposed based on the framework of thinking and the results of the literature review previously described, namely:

The effect of religiosity on muzakki preferences in paying agricultural zakat

Yusniar and Kinsiara (2020) confirmed that muzakki with a high level of religiosity are more aware of the obligation to pay zakat and tend to be more disciplined in fulfilling it according to Islamic provisions. Religiosity has a significant effect on the awareness of muzakki in paying agricultural zakat. (Yusniar & Kinsiara, 2020)

H1: There is an influence of religiosity on the preference of muzakki in paying agricultural zakat in Mandastana sub-district, Batola Regency.

The effect of knowledge on muzakki's preference in paying agricultural zakat

Tiara (2022) states that muzakki who have better knowledge of zakat regulations are more likely to pay zakat regularly than those who are less familiar with its provisions, so the factors found Understanding of zakat distribution, including how agricultural zakat is managed and distributed to mustahik. (Tiara, 2022)

H2: There is an influence of knowledge on the preference of muzakki in paying agricultural zakat in Mandastana sub-district, Batola Regency.

The effect of understanding on muzakki's preference in paying agricultural zakat

Anita (2021) states that the understanding of muzakki can increase through education provided by zakat institutions and scholars, so that they better understand when and how agricultural zakat should be paid.

H3: There is an influence of understanding on the preference of muzakki in paying agricultural zakat in Mandastana sub-district, Batola Regency.

The effect of awareness on muzakki's preference in paying agricultural zakat

Maulana (2022) The higher a person's level of awareness, the more likely they are to pay zakat on time and according to the provisions. Then the factors found The influence of religious socialization and education on muzakki awareness, whether they get zakat information from scholars, social media, or zakat institutions. (Maulana, 2022)

H4: There is an influence of awareness on the preference of muzakki in paying agricultural zakat in Mandastana sub-district, Batola Regency.

The effect of income on muzakki's preference in paying agricultural zakat

Anita (2021) examined that a higher level of income increases the likelihood of a person to pay zakat on time and in accordance with sharia provisions. In the study, it was found that muzakki with stable income are more likely to be consistent in paying agricultural zakat than those with fluctuating income. (Anita, 2021)

H5: Income affects the preference of muzakki in paying agricultural zakat in Mandastana sub-district, Batola district.

The influence of religiosity, knowledge, understanding, awareness and income on muzakki's preference in paying agricultural zakat

Kinsiara (2020) found that religiosity, knowledge, and trust in zakat institutions have a direct relationship with the level of awareness of muzakki. Muzakki who believe that zakat can improve the welfare of the community and have a good understanding of zakat regulations are more likely to have high awareness to fulfill their obligations. (Yusniar & Kinsiara, 2020)

H6: Religiosity, knowledge, understanding, awareness and income affect the preference of muzakki in paying agricultural zakat in Mandastana sub-district, Batola Regency.

FRAME OF MIND

The framework for this research is :

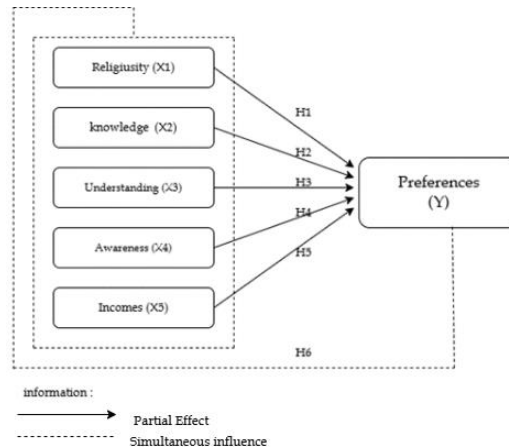


Figure 1. Conceptual Framework

METHODOLOGY

This type of research is field research while the method used is quantitative method with descriptive approach. The data collection method used consists of a questionnaire and literature study. Researchers compiled a list of statements along with alternative answers so that respondents could directly provide choices in the column that had been provided using a Likert scale. The distribution of questionnaires was carried out to muzakki in Mandastana District consisting of 14 villages online via google form and offline. The population used in this study is all muzakki (rice farmers) who have reached the criteria or nisab zakat so that they have the obligation to pay agricultural zakat. While determining the sample of this study using the Lemeshow formula (1997). This is because the population is not clear or unlimited, Below is the Lameshow formula:

$$n = \frac{z^2 \cdot P \cdot (1 - P)}{d^2}$$

Information :

n = Number of samples

z = Z score on confidence 95% = 1,96

p= Maximum estimate

d= Error rate or sampling error

From this formulation, the determination of the number of samples using the Lameshow formula with a maximum estimate of 50% and an error rate or sampling error of 10%. Then:

$$n = \frac{1,96^2 \cdot 0,5 (1-0,5)}{0,1^2} = \frac{3,8416 \cdot 0,25}{0,1^2} = \frac{0,9604}{0,1^2} = 96,04 = 97 \text{ (Rounded)}$$

Based on the results of the above calculations, the number of samples obtained to facilitate research was increased to 97 respondents. Statistical tests in this study were used to determine the preference of muzakki to pay agricultural zakat in Mandastana District. Age, gender, domicile, latest education, crop yield, type of zakat distribution done so far are factors that form the characteristics of respondents. The dependent and independent variables were linked through multiple linear regression analysis. The research instrument was tested for validity and reliability and then tested for normality, multicollinearity, heterocedacity, hypothesis, simultaneous (F), partial (T), and coefficient of determination. (Statistikian, 2012).

RESEARCH RESULT

General description of respondents

Based on the results of data processing from 100 respondents in Mandastana District, it is known that the majority of respondents are in the productive age range, with 32 respondents (32%) aged 41-50 years, 27% aged 51-60 years, and 24% aged 31-40 years, for 16% aged 21-30 years, and finally 1% aged ≤ 20 years. With a gender of 47% male and 53% female, which shows a fairly balanced distribution between the sexes. This reflects that both men and women participate in agricultural activities. The study was spread across 14 villages in Mandastana sub-district such as Lok rawa 6%, Terantang 12%, Sungai ramania 7%, Puntik Luar 12%, Puntik Tengah 7%, Karang Indah 5%, Karang Bunga 5%, Tabing Rimbah 7%, Bangkit Baru 5%, Tanipah 5%, Tatah Alayung 5%, Antasan segara 4%, Pantai Hambawang 7%. Respondents were selected proportionally based on affordability and availability of farmers in the field. Based on the results of a questionnaire distributed to 100 farmers in Mandastana Subdistrict, data on variations in crop yields in local units, namely *blek*, were obtained. The *blek* unit is a unit of measure commonly used by local farmers, where 1 *blek* is equivalent to 20 kg of grain with variants of income by farmers from 100 *blek*-900 *blek*.

Based on the results of a questionnaire to 100 farmers in Mandastana Sub-district, it is known that the majority of muzakki prefer to distribute zakat directly to the beneficiaries. As many as 90 respondents (90%) distribute zakat directly (independently), 7 respondents (7%) through BAZNAS, and only 3 respondents (3%) through Amil Zakat Institution (LAZ).

VALIDITY TEST

The validity test is carried out to determine the level of feasibility and correctness of the instrument and target determination. The validity test results are said to be valid, if the value of $R_{\text{count}} < R_{\text{table}}$ or a significant value < 0.05 .

Table.1 Results of the Validity Test of the Religiosity Variable (X1)

	X1.1	X1.2	X1.3	X1.4	X1.5
Pearson Correlation	0.920	0.861	0.913	0.919	0.893
Sig. (2-tailed)	0,000	0,000	0,000	0,000	0,000
N	30	30	30	30	30

Source: Processed by the author, 2025 (IBM SPSS Statistic version 27)

Based on Table 1, it can be seen that the correlation value (r_{count}) ≥ 0.361 . This indicates valid, because it meets the instrument validity requirements.

Table.2 Results of the Knowledge Variable Validity Test (X2)

	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6
Pearson Correlation	0.748	0.907	0.857	0.876	0.835	0.853
Sig. (2-tailed)	0,000	0,000	0,000	0,000	0,000	0,000
N	30	30	30	30	30	30

Source: Processed by the author, 2025 (IBM SPSS Statistic version 27)

Based on the results of table.2 of the knowledge variable validity test, it is known that the value of $r_{count} \geq 0.361$, it can be concluded that all indicators in the knowledge variable are valid.

Table.3 Result of Validity Test of Understanding Variable (X3)

	X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7
Pearson Correlation	0.768	0.765	0.928	0.709	0.670	0.702	0.765
Sig. (2-tailed)	0	0	0	0	0	0	0
N	30	30	30	30	30	30	30

Source: Processed by the author, 2025 (IBM SPSS Statistic version 27)

Based on the results of table 3 for the understanding variable, the value of $r_{count} \geq 0.361$, meaning that all items in the understanding variable are also valid and suitable for use as research instruments.

Table.4 Results of the Awareness Variable Validity Test (X4)

	X4.1	X4.2	X4.3
Pearson Correlation	0.887	0.857	0.888
Sig. (2-tailed)	0,000	0,000	0,000
N	30	30	30

Source: Processed by the author, 2025 (IBM SPSS Statistic version 27)

Based on the results of table 4, for the awareness variable, the value of $r_{count} \geq 0.361$. This means that all items in the awareness variable are also valid and suitable for use as research instruments.

Table.5 Results of the Income Variable Validity Test (X5)

	X5.1	X5.2	X5.3	X5.4
Pearson Correlation	0.839	0.945	0.917	0.862
Sig. (2-tailed)	0,000	0,000	0,000	0,000
N	30	30	30	30

Source: Processed by the author, 2025 (IBM SPSS Statistic version 27)

Based on the results of table 5, for the income variable, the value of r count ≥ 0.361 . This means that all items in the income variable are also valid and suitable for use as research instruments.

Table.6 Preference Variable Validity Test Results (Y)

	Y01	Y02	Y03	Y04	Y05	Y06	Y07	Y08	Y09
Pearson Correlation	0.837	0.799	0.772	0.767	0.758	0.814	0.888	0.810	0.775
Sig. (2-tailed)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	30	30	30	30	30	30	30	30	30

Source: Processed by the author, 2025 (IBM SPSS Statistic version 27)

For the preference variable, the calculated r value is ≥ 0.361 . This means that all items in the preference variable are also valid and worthy of further testing.

RELIABILITY TEST

After the validity test is declared reliable if the Alpha value is greater than 0.6. The results of the research instrument reliability test for each variable can be seen in the following table:

Table.12 Reliability Test Results

No	Variable	Number of statements	Cronbach's Alpha	Terms	Information
1	Religiosity	5	0,942	0,6	Reliabel
2	knowledge	6	0,920	0,6	Reliabel
3	Understanding	7	0,875	0,6	Reliabel
4	Awareness	3	0,849	0,6	Reliabel
5	income	4	0,906	0,6	Reliabel
6	Preferences	9	0,928	0,6	Reliabel

Source: Processed by the author, 2025 (IBM SPSS Statistic version 27)

Based on table.12, it can be seen that all research variables have a Cronbach's Alpha value above 0.6. This shows that each instrument on the Religiosity, Knowledge, Understanding, Awareness, Income, and Preference variables is declared reliable. Thus, all statement items on the questionnaire are suitable for research data collection. Normality testing using PP-Plot and Kolmogrov Smirnov shows a normal distribution and that the tolerance value of all variables is greater than 0.1. As for the Varirance Inflation Factor (VIF) value of all variables less than 10, based on the above assessment, it can be concluded that there is no multicollinearity between the independent variables. The results of the heteroscedasticity test using the Spearman's rho correlation test concluded that the correlation value of all independent variables with unstandardized residuals had a significance value of more than 0.05. So it can be concluded that there is no heteroscedasticity problem in the regression model.

MULTIPLE LINEAR REGRESSION TEST

Multiple linear regression analysis is carried out to determine how much influence the variables of religiosity (X1), knowledge (X2), understanding (X3), awareness (X4) and income (X5) have on the dependent variable (Y). The results of multiple linear regression tests can be seen in the table below:

Table.13 Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.302	4.587		2.464	.016
	Religiosity	.011	.167	.005	.065	.948
	knowledge	.309	.143	.254	2.166	.033
	Understanding	.158	.133	.148	1.185	.239
	Awareness	.315	.185	.165	1.697	.093
	Income	.539	.151	.305	3.565	<.001

a. Dependent Variable: Preference

Source: Processed by the author, 2025 (IBM SPSS Statistic version 27)

Based on the table above, the general multiple linear regression equation is obtained:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e \quad (1)$$

$$Y = 11.302 + 0,011 X_1 + 0,309 X_2 + 0,158 X_3 + 0,315 X_4 + 0,539 X_5 + e$$

Interpretation of multiple linear regression test results Constant Value (α) = 11.302 It means that if all independent variables are zero, then the value of muzakki preference in paying agricultural zakat is 11.302, on Religiosity (X_1) = 0.011 It means that every 1 unit increase in the religiosity variable will increase muzakki preference by 0.011 points, assuming other variables remain. However, because the significance value is 0.948 (> 0.05), the effect is not significant, on Knowledge (X_2) = 0.309 is significant because the Sig value. = 0.033 < 0.05 . The significance value of 0.033 indicates that the higher the knowledge of muzakki, the greater their tendency to pay agricultural zakat. Understanding (X_3) = 0.158 significant (Sig. = 0.239 > 0.05). Awareness (X_4) = 0.315 means that every increase in awareness can increase preference by 0.315 points, but it is not statistically significant (Sig. = 0.093). Income Coefficient (X_5) = 0.539 This is the highest coefficient and significant (Sig. = 0.001). Of the five variables, Knowledge and Income have significant influence, while Religiosity, Understanding, and Awareness are not statistically significant.

The effect of religiosity, knowledge, understanding, awareness and income on the preference of muzakki in paying agricultural zakat based on the test results, $F_{hitung} > F_{tabel}$ (14.250 > 2.31), it can be concluded that H_0 is rejected and H_1 is accepted. This is also reinforced by the significance value (Sig.) = 0.000 < 0.05 which indicates that the test results are statistically significant. In conclusion, there is a simultaneous influence between Religiosity, Knowledge, Understanding, Awareness, and Income on Muzakki's Preference in Paying Agricultural Zakat in Mandastana District, Barito Kuala Regency.

The Effect of Religiosity on Muzakki's Preference in paying agricultural zakat

Religiosity is the level of faith and spiritual values that can influence a person's decision to fulfill their religious obligations, including zakat. Based on the t-test results, the t_{count} value is 0.065 and the t_{table} is 1.985. Since $t_{count} < t_{table}$ ($0.065 < 1.985$), then H_0 is accepted and H_1 is rejected. Conclusion: There is no significant influence between Religiosity on Muzakki's Preference in paying agricultural zakat in Mandastana District. Based on the results of mubarok's research, religiosity does not affect muzaki's interest in paying zakat, but the trust factor and zakat income have a significant positive effect. (Mubarok & Safitri, 2022)

Effect of Knowledge on Muzakki's Preference in paying agricultural zakat

Knowledge about agricultural zakat includes muzakki's understanding of the obligation, benefits, nisab, and zakat payment mechanism. The t-test result shows t_{count} of 2.166 and t_{table} of 1.985, so $t_{count} > t_{table}$ ($2.166 > 1.985$). Therefore, H_0 is rejected and H_1 is accepted. Conclusion: There is a significant influence between Knowledge on Muzakki's Preference in paying agricultural zakat in Mandastana District. The results of this study are in line with research conducted by Kamila Windyani Putri, M. Yassir Fahmi, and Lusiana Handayani (2019) which states that knowledge has a significant influence on public trust in paying zakat. (Windyani Putri, 2019)

Effect of Understanding on Muzakki's Preference in paying agricultural zakat

Understanding here refers to the extent to which muzakki understand the provisions of zakat such as nisab, rate, and purpose of zakat. The t-test result shows t_{count} of 1.185 and t_{table} of 1.985, then $t_{count} < t_{table}$ ($1.185 < 1.985$). Therefore, H_0 is accepted and H_1 is rejected. Conclusion: There is no significant influence between understanding on Muzakki's preference in paying agricultural zakat. This shows that understanding alone is not enough; there needs to be further socialization to increase the awareness of muzakki in paying agricultural zakat. (Fardal Dahlan, 2020)

Effect of Awareness on Muzakki's Preference in paying agricultural zakat

Awareness is related to the sense of responsibility and concern of muzakki in paying zakat as a form of social care. The t-test result shows t_{count} of 1.697 and t_{table} of 1.985, so $t_{count} < t_{table}$. Therefore, H_0 is accepted and H_1 is rejected. Conclusion: In line with the research of Harahap and Zuhirsyan (2022) stated that the low awareness of muzakki in paying agricultural zakat is caused by the lack of monitoring from zakat institutions and the lack of education about the benefits of agricultural zakat for the welfare of the people, whether muzakki understand that zakat helps the welfare of the people. (Harahap et al., 2022)

Effect of Income on Muzakki's Preference in paying agricultural zakat

Income reflects the financial ability of muzakki in fulfilling zakat obligations. From the t-test result, t_{count} is 3.565 and t_{table} is 1.985. Because $t_{count} > t_{table}$, then H_1 is accepted.

Conclusion: There is a significant influence between Income on Muzakki's Preference in paying agricultural zakat. In line with Octavia's research (2021) that Income has a significant influence on muzakki compliance in paying agricultural zakat. Muzakki with higher incomes are more disciplined in paying agricultural zakat than those with low incomes. then from the factor of the amount of income earned by muzakki every harvest, to determine whether their income reaches the nishab of zakat. (Ridha risky octavia, 2021)

Effect of Religiosity, Knowledge, Understanding, Awareness and Income on Muzakki's Preference in Paying Agricultural Zakat

Based on the results of the simultaneous test (F test) conducted using the SPSS version 27 application, the F_{hitung} value is 14.250 with a significance value of 0.000. The F_{count} value is greater than the F_{table} of 2.30 at the 5% significance level ($\alpha = 0.05$) with degrees of freedom $df_1 = 5$ and $df_2 = 94$. So it can be concluded that this regression model is statistically significant.

In addition, the significance value obtained is also smaller than 0.05, namely $Sig. = 0.000$, thus qualifying to accept H_1 , which means: There is a significant simultaneous influence between the variables of Religiosity, Knowledge, Understanding, Awareness, and Income on Muzakki's Preference in paying agricultural zakat in Mandastana District, Barito Kuala Regency.

This result shows that together, the five factors play a role in shaping the tendency or decision of muzakki to pay agricultural zakat, this model is relevant to be used to see the behavior of muzakki towards agricultural zakat obligations in the region.

DISCUSSION

This study shows that the preference of muzakki in paying agricultural zakat is influenced by several factors, but not all of them provide a significant influence. Knowledge and income factors are proven to have an important role in shaping the tendency of muzakki to pay zakat. This indicates that muzakki who understand the provisions of zakat and have adequate economic conditions are more likely to comply in carrying out their obligations. Meanwhile, religiosity, understanding, and awareness factors have not shown a statistically strong influence.

Religiosity, which describes the level of faith and spiritual closeness of a person, does not have a significant influence on the tendency of muzakki to pay zakat. Several other studies also show that religiosity does not always significantly affect the interest in paying zakat, in line with research conducted by (Febrianti & Yasin, 2023). This may be due to various other factors that also play a role in determining the interest in paying zakat, such as income level, knowledge about zakat, and also factors related to amil zakat institutions. This reinforces previous findings that spiritual aspect alone does not always guarantee compliance in zakat obligation, especially when it is not balanced with other factors such as trust in zakat institution.

Meanwhile, muzakki's understanding of zakat regulations, although conceptually important, has not shown a significant effect. This indicates that knowing the rules of zakat is not enough to influence action, especially if it is not

supported by income and trust in zakat institutions. Several other studies also show that although many farmers understand the concept of agricultural zakat, they often lack the understanding to pay it regularly. This shows that mere understanding is not enough; there needs to be further socialization to increase the awareness of muzakki in paying agricultural zakat.(Fardal Dahlan, 2020)

Awareness, as a form of social responsibility and concern for others, has also not shown a strong influence on muzakki preferences. The lack of education and supervision from zakat institutions is thought to be the main cause of this weak awareness.

Some other studies also suggest that the low awareness of muzakki in paying agricultural zakat is caused by the lack of monitoring from zakat institutions and the lack of education on the benefits of agricultural zakat for the welfare of the people. Muzakki who believe that zakat can improve people's welfare if they have a good understanding of zakat regulations are more likely to have high awareness to fulfill their obligations by paying agricultural zakat.(Harahap et al., 2022).

On the other hand, income is the most striking factor in influencing muzakki behavior. Farmers with better income tend to be more compliant in paying agricultural zakat, mainly because they feel economically capable to fulfill the obligation. This underlines that financial capability is a major determinant in the implementation of zakat. Simultaneously, when all variables are analyzed together, it is found that the five factors collectively contribute significantly to muzakki preference.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that muzakki's preference in paying agricultural zakat in Mandastana Sub-district is influenced by several factors, with knowledge and income as variables that have a significant influence. This shows that a good understanding of zakat and a stable economic condition encourage muzakki to be more obedient in fulfilling their obligations.

Meanwhile, the variables of religiosity, understanding, and awareness have not shown significant influence. This condition reflects that spiritual values have not been fully actualized in the behavior of giving zakat, which may be influenced by the lack of socialization, education, and access to zakat information among farmers. On the other hand, local practices show that farmers have been accustomed to using traditional harvest units and calculating zakat based on net yields. This reflects a strong normative awareness, although not entirely through formal institutions.

RECOMMENDATIONS

Based on the research findings, it is recommended that amil zakat institutions improve education and socialization of agricultural zakat that is relevant to the conditions of agrarian society, especially with a local-based approach that is easily understood by farmers. This education needs to emphasize the important role of zakat in the welfare of the community and provide a clear understanding of the provisions of agricultural zakat.

Zakat institutions also need to build trust through transparency and accountable reporting, so that muzakki are more confident to channel zakat through official channels. Utilizing social media, local religious leaders, and farmer group forums can be an effective strategy to reach muzakki directly. In addition, future research can expand the scope of the region and consider other factors such as local culture, access to digital information, and the role of institutions in encouraging zakat compliance.

ADVANCED RESEARCH

This study has limitations on the scope of the area that only covers Mandastana Sub-district and uses a quantitative approach that is descriptive in nature. In addition, the variables used are still limited to the aspects of religiosity, knowledge, understanding, awareness, and income, so it does not include other factors such as trust in zakat institutions, the influence of religious leaders, or the role of local culture in encouraging zakat compliance. For this reason, future research is suggested to expand the coverage area to other agricultural areas and consider a mixed methods approach to explore the muzakki perspective more deeply. Researchers can also add new relevant variables, such as the effectiveness of zakat empowerment programs, muzakki digital literacy, and the influence of zakat institution service quality on the level of agricultural zakat compliance.

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