The value of R^2 is Adjusted $R^2 > 0.50$, meaning that the dependent variable can be explained by all independent variables (Gani & Amalia, 2018). This means that the model is very effective because only the percentage < 0.50 cannot be explained by the model and it is explained by other factors outside the model (Nurgiyantoro, et al., 2015).

(3) F-Test

To find out whether the independent variables in the regression model have a simultaneous influence on the dependent variable, testing is carried out using a significance level of 0.05 (α = 5%). If the significance value < α value, then there is a simultaneous influence between the independent variables on the dependent variable.

(4) T-Test

To find out how far the influence or independent variables individually in explaining the variation of the dependent variable, tests are carried out by susing a significance level of 0.05 (α = 5%). Hypothesis criteria are accepted if the significance value < α and regression coefficient are in line with the hypothesis.

CHAPTER IV

RESEARCH RESULT AND DISCUSSION

This chapter describes the results of research on the influence of knowledge, income levels, transparency and trust in Muzakki's interest to pay zakat through BAZNAS Kepahiang Regency with 100 respondents. The data used in this study are primary data obtained from respondent's answers through questionnaires. This study uses tools to conduct testing, namely through SPSS 22.0 software.

A. General Description of the Object of Research

The number of questionnaires distributed was 104 questionnaires but the questionnaires that could be processed were 100 questionnaires, because there were 4 questionnaires that did not meet the criteria. There was a possibility that respondents distributed zakat to mustahik directly, and several respondents filled out double questionnaires. Questionnaires were distributed to the community or muzaki who distributed zakat at BAZNAS Keoahiang Regency.

Table 4. 1
Analysis of Taking Questionnaire

Classification Data	Amount	Percentage (%)
Number of questionnaires received	104	100%
Questionnaire that did not meet the criteria	4	3.85%
Total questionnaire processed	100	96.15%

Source: Primary data, processed 2019

B. **Respondent Characteristics**

Of the 100 muzakki used in this study, it has characteristics which consisting of gender, age, last education, occupation, income and duration of distribution of zakat at the National Amil Zakat Agency.

1. **Gender of Respondents**

Here is the data and percentage regarding the gender of muzakki respondents are:

Table 4. 2
Respondent Categories by Gender

Gender	Amount	Percentage (%)
Male	52	52%
Female	48	48%
Total	100	100%

Source: Primary data processed, 2019

From the table 4.2, the characteristics of the respondents, it can be seen that based on the gender of the muzakki taken as respondents, the majority of respondents were female 52 people (52%) and the remaining 48 male respondents (48%).

2. **Age of Respondent**

Based on the questionnaire collected from 110 respondents, obtain the age data of the respondents. As for the complete description of respondents based on age in the table below:

Table 4. 3
Respondent Categories by Age

Age	Amount	Percentage (%)
<25	1	1%
26-35	15	15%
36-45	15	15%
>45	69	69%
Total	100	100%

Source: Primary data processed, 2019

Based on Table 4.3 it can be seen that respondents are divided into four categories namely < 25 years, 26-35 years, 36-45 years and >45 years. There are 1 people or 1% who are uder 25 years old, 15 people or 15% who are are between 26-35 years old., 15 people or 15 % who are between 36-45 years old, 69 people or 69% who are upper 45 years old.

3. **Education of Respondent**

The following is the description of respondents selected based on their last education:

Table 4. 4
Respondent Categories Based on Latest Education

Education	Amount	Percentage (%)
SMA/Equivalent	18	18%
Diplome	11	11%
S1	59	59%
S2	9	9%
Others	3	3%
Total	100	100%

Source: Primary data processed, 2019

Based on table 4.4 the characteristics of the respondents above it can be seen that based on the latest education the majority of muzakki or 59 people (59%) taken as respondents have a bachelor's (S1) as their last education.

4. Type of Respondent's Occupation

The following is the description of respondents by type of work:

Table 4. 5
Categories of Respondents by Type of Occupation

Occupation	Amount	Percentage
Doctor	0	0%
Midwife	2	2%
Nurse	5	5%
TNI/Polri	2	2%
Teacher/Lecturer	23	23%
Civil Servant	28	28%
Others	40	40%
Total	100	100%

Source: Primary data processed, 2019

Based on table 4.5 above, it can be seen that based on the type of occupation, the majority of respondent based on the type of occupation are civil servants by 28 people (28%). The others are farmers, pension of civil servants and enterpreneurs.

5. Income of Respondents

Muzakki was chosen as a respondent with a monthly income category. The following description of respondents based on monthly income:

Table 4. 6

Respondent Categories Based on Monthly Income

Montly Income	Amount	Percentage
< Rp1.000.000	0	0%
Rp1.000.000-Rp5.000.000	79	79%
Rp5.000.000-Rp10.000.000	12	12%
> Rp10.000.000	9	9%
Total	100	100%

Source: Primary data processed, 2019

Based on table 4.6 above, it can be seen that based on monthly income the majority have monthly income of Rp1.000.000 - Rp5.000.000 by 79 people (79%), the remaining monthly income of Rp5.000.000 – Rp10.000.000 by 12 people (12%), income of > Rp10.000.000 by 9 people (9%), income of < Rp1.000.000 by 0 people (0%).

C. Instument Quality Test

1. Descriptive analysis

Table 4. 7

Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
K_Total	100	10	25	16,45	3,227
IL_Total	100	10	25	16,29	3,273
TR_Total	100	14	25	20,84	2,489
T_Total	100	16	25	21,62	2,078
IT_Total	100	16	25	21,65	2,076
Valid N (listwise)	100				

Source: Primary Data, processed 2019

The above table shows that observations in the study at BAZNAS were 100 samples, while the descriptive statistical results are as follows: The Knowledge variable has a minimum value of 10 ; maximum value of

25; the mean value is 16,65 and the standard deviation is 3,227 . The income level variable has a minimum value of 10; maximum value of 25; the mean value is 16,29 and the standard deviation is 3,273 . The transparency variable has a minimum value of 14 ; the maximum value is 25; the mean value is 20,84 and the standard deviation is 2,489 . The trust variable has a minimum value of 16 ; a maximum value of 25; the mean value is 21,62 and the standard deviation is 2,078 . Interest variable has a minimum value of 16 ; a maximum value of 25; the mean value is 21,65 and the standard deviation is 2,076.

2. Validity test

To test the validity of the instrument, the authors used an analysis with SPSS. Here are the results of testing the validity. Validity test is done by testing the correlation between item scores and total scores (correlation of people). The requirement for testing validity is that each item must have a positive correlation with the total score at the significant level of 5% or α (0.05).

a. Result of knowledge variable validity test

Table 4. 8

Test results for the validity of knowledge variables

Question item	Pearson correlations	Information
Knowledge 1	0849	Valid
Knowledge 2	0,797	Valid
Knowledge 3	0,822	Valid
Knowledge 4	0,868	Valid
Knowledge 5	0,854	Valid

Source: Primary data, processed 2019

Based on the results of testing the validity of the knowledge variables above, it can be seen that from the 5 question items, they have a significance value > 0.05, so each question item is declared valid. This shows that the questions on the knowledge variable can be used and can be trusted to collect the necessary data.

b. **Result of income level variable validity test**

Table 4. 9

The results of the validity test of income level variables

Question item	Pearson correlations	Information
Income Level 1	0,858	Valid
Income Level 2	0,659	Valid
Income Level 3	0,885	Valid
Income Level 4	0,839	Valid
Income Level 5	0,800	Valid

Source: Primary data, tested 2019

Based on the results of testing the validity of the income level variable above it can be seen that from the 5 question items, they have significance value > 0.05, so each question item is declared valid. This shows that the question items on the income level variable can be used and trusted to collect the required data.

c. **Transparency variable validity test results**

Table 4. 10

Transparency Variable Validity Test Results

Question item	Pearson correlations	Information
Transparency 1	0,849	Valid
Transparency 2	0,841	Valid
Transparency 3	0,894	Valid
Transparency 4	0,823	Valid
Transparency 5	0,808	Valid

Source: Primary data, processed 2019

Based on the results of testing the validity of the transparency variable above, it can be seen that from the 5 question items, they have significance value > 0.05, so each question item is declared valid. This shows that the questions in the transparency variable can be used and be trusted to collect the necessary data.

d. The results of the trust variable validity test

Table 4. 11
The Results of the Trust Variable Validity Test

Question item	Pearson correlations	Information
Trust 1	0,752	Valid
Trust 2	0,705	Valid
Trust 3	0,769	Valid
Trust 4	0,739	Valid
Trust 5	0,667	Valid

Source: Primary data, processed 2019

Based on the results of testing the validity of the trust variable above it can be seen that from the 5 question items, they have significance value > 0.05, so each question item is declared valid. This shows that the questions on the trust variable can be used and trusted to collect the necessary data.

e. The results of the validity test of interest variables

Table 4. 12
The Results of the Validity Test Of Interest Variables

Question item	Pearson correlations	Information
Interest 1	0,752	Valid
Interest 2	0,721	Valid
Interest 3	0,766	Valid
Interest 4	0,731	Valid
Interest 5	0,666	Valid

Source: Primary data, processed 2019

Based on the results of testing the validity of the variable interest in paying zakat above it can be seen that from the 5 question items, they

have significance value > 0.05, so each question item is declared valid. This shows that the questions on the interest variable can be used and trusted to collect the necessary data.

3. Reliability test

Reliability test is used to test the consistency and accuracy of the question items when done on the same group of objects obtained relatively the same results. A variable is said to be reliable if it has a *Cronbach Alpha* > 0.6.

Table 4. 13
Reliability Test

Variable	Reliability coefficient	Cronbach alpha	Information
K	5 question items	0,891	Reliable
IL	5 question items	0,866	Reliable
TR	5 question items	0,891	Reliable
T	5 questionitems	0,774	Reliable
IT	5 question items	0,776	Reliable

Source: Primary data, processed 2019

Based on the table above shows that each variable in this study has a Cronbach alpha > 0,60. for knowledge variable (K) has *Cronbach Alpa* 0,891, for income level variable (IL) has *Cronbach Alpa* 0,866 for transparency variable (TR) *Cronbach Alpa* 0,891, for trust variable (T) has *Cronbach Alpa* 0,774, and for variable interest (IT)) has a *Cronbach Alpa* of 0,776. This shows that the variables of knowledge, income level, transparency, trust and interest can be said to be reliable, because all variables have a *Cronbach Alpha* value > 0.60.

4. Normality test

Normality test is useful for testing data whether the data that has been collected is normally distributed or taken from the normal population . This test uses the Kolmogorof-Smirnov test and Normal P-P Plot graph. If the sig value is > 0.05, it means that the residuals spread normally and vice versa.

Table 4. 14
Test of Normality
One-Sample Kolmogorov-Smirnov Test

|		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,95730731
Most Extreme Differences	Absolute	,085
	Positive	,071
	Negative	-,085
Test Statistic		,085
Asymp. Sig. (2-tailed)		,072[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
Source: Primary Data, processed 2019

Based on the above table, the test Kolmogorof-Smirnov showed that variable has a value of 0,072 > alpha (0,05) so, it could be said that this research of data possesed is distributed normally. Then, viewed using this P-P Plot graph.

Graph 4. 1
Normality Test with P-P Plot

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: IT_TOTAL
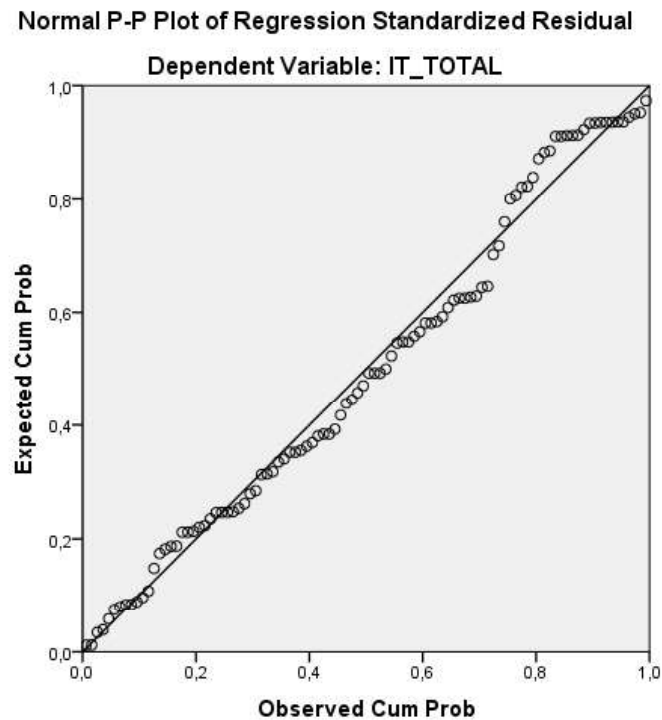
Source: Primary Data, processed 2019

Based on the graph above, it shows that almost the entire point is distributed one way or close to the line, so, that the data are distributed normally.

5. Multicollinearity test

The multicollinearity test aims to find out whether or not there is a correlation between the independent variables in a single linear regression model . Detection of multicollinity in this study uses VIF tolerance with requirements, *Variance Inflation Factor* (VIF) < 10 and *tolerance* value (TOL) > of 0,1. The model is said to be free from Multicollinearity .

Table 4. 15
Multicollinearity Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	23,111	2,104		10,984	,000		
	K_Total	-,170	,114	-,264	-1,483	,141	,296	3,379
	IL_Total	,306	,111	,483	2,766	,007	,307	3,253
	TR_Total	,164	,132	,196	1,245	,216	,376	2,659
	T_Total	-,327	,155	-,327	-2,112	,037	,389	2,568

a. Dependent Variable: IT_Total
Source: Primary data processed, 2019

From the multicollinearity test table above, it can be seen that the value of the variance inflation factor (VIF) on the Knowledge variable (K) is 3,379 , the Income level (IL) is 3,253, transparency (TR) is 2,659 , and trust (T) is 2,568. While the Tolerance value on the Knowledge Ability variable (K) is 0,296 , income level (IL) is 0,307 , Transparency (TR) is 0,376 and Trust (T) is 0,389. This shows that all variables have a VIF value < 10 and a Tolerance value > 0.10, so it can be concluded that there is no multicollinearity between the independent variables in this regression model.

6. Heteroscedasticity Test

Heroskedasticity test is used to test whether in the regression model there is an inequality of variance. This study uses the *Glejser* test , which regress the absolute residual value (Abs_Resid) to other independent variables with the regression equation. If the significance is less than 0,05 then the regression model has a heteroscedasticity problem.

Table 4. 16
Heteroscedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,574	1,181		2,180	,032
	K_Total	,000	,064	-,001	-,008	,994
	IL_Total	,077	,062	,222	1,242	,217
	TR_Total	-,126	,074	-,275	-1,703	,092
	T_Total	,018	,087	,032	,204	,839

a. Dependent Variable: ABS_RES
Source: Primary data processed, 2019

Based on the table above, all variables have a sig value > 0,05, so it can be concluded that in this regression model heteroscedasticity does not occur.

D. Hypothesis Testing and Data Analysis

    1. Multiple Regression Analysis

        This study is to determine the effect of knowledge, income level, transparency and trust in the interest of muzakki paying zakat through BAZNAS .

Table 4. 17
Multiple Regression Analysis

Coefficientsª

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	23,111	2,104		10,984	,000
	K_Total	-,170	,114	-,264	-1,483	,141
	IL_Total	,306	,111	,483	2,766	,007
	TR_Total	,164	,132	,196	1,245	,216
	T_Total	-,327	,155	-,327	-2,112	,037

a. Dependent Variable: IT_Total
Source: Primary data processed, 2019

        Based on the results of the multiple regression test , a regression equation model can be obtained as follows:

$$Y = 23{,}111 + -0{,}170\ X_1 + 0{,}306\ X_2 + 0{,}164\ X_3 + -0{,}327 X_4 + e$$

    2. Test the coefficient of determination (R^2)

        The coefficient of determination is used to measure how much the independent variable influences the dependent variable of the regression equation obtained. Large coefficient of determination (Adjusted R^2) > 0.50 means that the dependent variable can be explained by all the independent variables.

Table 4. 18

The Coefficient of Determination (R ^{2})

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,334^a	,111	,074	1,998

a. Predictors: (Constant), T_Total, IL_Total, TR_Total, K_Total

b. Dependent Variable: IT_Total

 Source: Primary data processed, 2019

From the table above we get the R Square value of 0,074 . This figure explains that the interest in paying zakat through BAZNAS is influenced by knowledge, income level, transparency and trust by 7,4%. While the rest of 0.926 or equal to 92,6% (100% - 7,4% = 92,6%) is explained by other factors not examined or outside the model.

3. F Test

The F value test is used to find out whether the independent variables together have a significant effect on the dependent variable, or whether regression can be used to predict the dependent variable.

Table 4. 19

F Test Result

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	47,476	4	11,869	2,973	,023^b
	Residual	379,274	95	3,992		
	Total	426,750	99			

a. Dependent Variable: IT_Total

b. Predictors: (Constant), T_Total, IL_Total, TR_Total, K_Total

 Source: Primary data processed, 2019

Based on the above table, it is obtained a significance value <
0,05. Then this regression model can be said that the variables of
knowledge, income level, transparency and trust together influence the
interest of muzakki paying zakat through BAZNAS.

4. **T-Test**

Table 4. 20
T-Test Result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	23,111	2,104		10,984	,000		
	K_Total	-,170	,114	-,264	-1,483	,141	,296	3,379
	IL_Total	,306	,111	,483	2,766	,007	,307	3,253
	TR_Total	,164	,132	,196	1,245	,216	,376	2,659
	T_Total	-,327	,155	-,327	-2,112	,037	,389	2,568

a. Dependent Variable: IT_Total

Source: Primary data, processed 2019

The table (multicolinear) above shows the results of partial hypothesis testing as follows:

a. Effect of Knowledge on the interest of muzakki paying zakat through BAZNAS

In the T- test for the knowledge variable values shows a regression coefficient of -0,170 and a significant probability value of 0,141 > 0.05. This shows that knowledge has a negative and not significant effect on the interest of muzakki paying zakat through BAZNAS . Therefore the first hypothesis is rejected .

b. Effect of Income Level on the interest of muzakki paying zakat through BAZNAS

In the T-test, the income level variable shows a regression coefficient of 0,306 and a significant probability value of 0,007 < 0.05 . This shows that income level has a positive and signifcant effect on the interest of muzakki paying zakat through BAZNAS. Therefore second hypothesis is accepted.

c. Influence of transparency on the interest of muzakki paying zakat through BAZNAS

In the t test for the transparency variable, it shows a regression coefficient of 0,164 and a significant probability value of 0,216 > 0,05. This shows that transparency has a positive but not significant effect on the interest of muzakki paying zakat through BAZNAS. Therefore third hypothesis is rejected .

d. The influence of trust on the interest of muzakki paying zakat through BAZNAS

The t-test for the trust variable shows a regression coefficient of -0,327 and a significant probability value of $0,037 < 0.05$. This shows that trust has a negative but have significant effect on the interest of muzakki paying zakat through BAZNAS. Therefore fourth hypothesis is rejected.

E. Discussion

This study aims to determine the effect of knowledge variables, income level, transparency and trust partially and simultaneously on the interest of muzakki paying zakat through BAZNAS in Kepahiang District.

Simultaneous hypothesis testing or preformance F test states that have a significant influence. The variables of knowledge, income level, transparency and trust have a significant influence in the interest of muzakki paying zakat through BAZNAS. From the results discussed in the F value hypothesis test items from the ANOVA table, a significant probability value of $0,023 < 0.05$ can be obtained, therefore through regression model, it can be said that the variables of knowledge, income level, transparency and trust together influence the interest of paying zakat through BAZNAS.

The effect of each variable will be explained as follows:

1. **Knowlede analysis**

   The results of this first hypothetical test show that the knowledge variable has not significant positive effect on the interest in paying zakat through BAZNAS . This can be proven by obtaining the regression coefficient of -0,170 and a significant probability value of 0,141 > 0,05 . This shows that knowledge has a significant positive effect on the interest of muzakki paying zakat through BAZNAS. Therefore the first hypothesis is rejected.

   These results cannot support previous research conducted by Othman, et al (2017) which states that knowledge has a significant and positive influence on the intention and interest to pay zakat. These results also cannot support research conducted by Tiwi (2017) which states that knowledge has a significant positive effect on interest in paying zakat in amil zakat institutions.

   But this research is in line with research conducted by Abdullah & Sapiei (2018) which states that knowledge does not effect the interest in paying zakat. This is supported by research conducted by Aziz & Alfiah (2018) which states that there is no significant effect of zakat knowledge on the public interest in paying zakat at BAZNAS. A research conducted by Agustina, et al (2018) also stated that there is no effect of knowledge in paying zakat on people's interest in paying zakat at BAZNAS.

The factor that cause knowledge have no significant effect on the interest of muzakki paying zakat through BAZNAS, are probabilies public knowledge about zakat is still very limited. Most of the people only know that zakat is limited to the classical understanding because what people know that what is obligatory for zakat is only limited to zakat fitrah. Whereas zakat is very complex and its types are various not only zakat fitrah. Majority of the people have had enough to just pay zakat fitrah. Referring to these factors, people tend to distribute zakat directly to mustahiq or people who are entitled to receive zakat or distribute zakat through the closest mosques that can receive zakat for distribution in the month of Ramadan.

Another factor is that the majority of the people of Kepahiang Regency work as farmers who work in rural areas so that they are still less touched by the popularity of BAZNAS. Therefore, the lack of knowledge of the existence of BAZNAS causes a lack of community interest to pay zakat at BAZNAS.

2. **Income Level Analysis**

The results of this study on the second hypothesis test show that the income level variable has a significant positive effect on the interest in paying zakat through BAZNAS. This can be proven by obtaining the en regression coefficient of 0,306 and a significant probability value of $0.007 < 0.05$. This shows that income level has a significant positive effect

on the interest of muzakki paying zakat through BAZNAS. Therefore the second hypothesis is accepted.

These results support previous research conducted by (Pratikto, 2017) which states that income level contributes to explain the factors that influence the payment of zakat . This result also supports the research result conducted by Nur & Zulfahmi (2018) and also by Tiwi (2017) which states that income level has a significant influence on the interest of community members to pay zakat at zakat management institutions. Based on the characteristics of the respondents mentioned earlier (table 4.6) shows that the majority of the monthly income of the people of Kepahiang Regency, Bengkulu as much as 79% or 79 people earn between Rp1.000.000-Rp5.000.000, 12% or 12 people earn between Rp5000.000-Rp10.000.000, and as many as 9% or 9 people earn more than IDR 10 million. the majority of people earning between Rp1.000.000-Rp5.000.000 and dominantly work as civil servants (as evidenced in table 4.5) is what drives their interest to pay zakat through BAZNAS because of government regulations.

3. **Transparency Analysis**

The results of the study in this third hypothesis test show that the transparency variable has no significant positive effect on the interest in paying zakat through BAZNAS. This can be proven by obtaining a regression coefficient of 0,164 and a significant probability value of 0,216 > 0,05. This shows that transparency has no significant positive effect on

the interest of muzakki paying zakat through BAZNAS. Therefore the third hypothesis is rejected.

These results cannot support previous research conducted by Mahardika (2018) which states that transparency has a positive influence on people's interest in paying zakat through BAZNAS. These results also cannot support the research conducted by Pratikto (2017) who stated that transparency in determining the interest of muzakki in distributing zakat.

But this research is in line with research conducted by Ikhwandha (2018) which states that transparency does not effect the interest in paying zakat.

Referring to the Sharia Enterprise Theory, BAZNAS which is classified as a public institution, is appropriate to apply open management. The organization is consciously developing a reciprocal relationship as the manager of zakat funds with the community as the owner of the funds. The factors that enable the lack of interest in paying alms through the BAZNAS muzakki is the emergence of feelings of distrust of BAZNAS. The thought of manipulation and the inaccuracy of the results submitted by BAZNAS is one of the reasons why Muzakki is less interested in channeling his zakat funds, while other factors may be the lack of BAZNAS in giving a detailed explanation. The lack of explanation raises the assumption of muzakki that BAZNAS is considered not to be fully transparent to the community or muzakki. BAZNAS must be able to provide information related to resource management for those who need it in detail.

4. **Trust Analysis**

The results of this study on the fourth hypothesis test show that the trust variable has no positive effect on the interest in paying zakat through BAZNAS. This can be proven by obtaining a regression coefficient of -0,327 and a significant probability value of 0,037 < 0,05. This shows that trust has a negative effect but significant on the interest of muzakki paying zakat through BAZNAS. Therefore the fourth hypothesis is rejected.

This result cannot support previous research conducted by Tiwi (2017) and also cannot support the result conducted by Nur & Zulfahmi (2018) which states that trust in zakat management institutions can significantly encourage muzakki's interest to pay zakat through zakat management institutions.

However, this research is in line with research conducted by Daulay & Lubis (2015) which states that trust does not affect the interest in paying zakat. In line with that, research conducted by Agustina, et al (2018) and also research by Rachmayati (2019) states that trust does not have a significant effect on people's interest in paying zakat through BAZNAS.

BAZNAS formed by the government only accepts collections that are still limited to civil servants. Withdrawal of zakat funds from civil servants is mandatory which has become part of government regulations, so that it allows the compulsion of the public in channeling zakat funds even though some of them do not have a perspective of trust in BAZNAS.

In addition, the factor that make positive public trust in BAZNAS in channeling zakat funds is the lack of transparent attitude from the BAZNAS over when and where the zakat funds will be distributed.