

Religiosity, Digitalization of Zakat and Zakat Compliance within the Framework of Voluntary Tax Compliance

Intan Pratiwi, Dewi Pudji Rahayu, Thalita Salsabila, Jihan Wasilah
Universitas Muhammadiyah Prof. DR. HAMKA

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ABSTRACT

This study aims to determine the relationship between religiosity and digitalization of zakat on zakat compliance and relate it to voluntary tax compliance. This study involved 150 respondents throughout the Greater Jakarta area. By using a hypothesis test, it can be concluded that religiosity and tax digitization have a positive and significant effect partially or jointly, while the next equation shows the results that religiosity has a positive and significant effect on voluntary tax compliance, but not with zakat compliance variables on tax compliance. Volunteer. However, the joint test stated a significant value. From the results of the determination test, the results are in the range of 40%, meaning that this research needs to be refined with other variables that have not been included in this study. There is no influence between zakat and tax, indicating that there is no positive information related to tax deduction zakat in Jabodetabek.

Keywords: religiosity, digitalization of zakat, zakat compliance, and voluntary tax compliance.

INTRODUCTION

Zakat is one of the five pillars of Islam, namely the third pillar of Islam that must be obeyed by Muslims, and is one of the mechanisms used since the time of the Prophet Muhammad to alleviate poverty and reduce income inequality by redistributing wealth from the rich to those who are less fortunate. lucky or needy (Bin-Nashwan, S. A., Abdul-Jabbar, H., Dziegielewski, S. F., & Aziz, S. A., 2021; Ahmed and Md Salleh, 2016; Samad and Glenn, 2010). Zakat means to purify and is worship as well as social investment. In some Muslim countries, not only taxes but also zakat is regulated in regulations (Al Jaffri Saad & Haniffa, 2014). In a Muslim-majority country, in addition to tax revenue, zakat collection also plays an important role in the national economy and community development (Abdullah & Sapiei, 2018). As a country with the largest Muslim population in the world, the potential for zakat is very high in this country. Zakat

funds in 2020 will increase to 327 trillion rupiahs, compared to last year's zakat funds. However, the realization has only reached Rp 71.4 trillion or around 21.7 percent (BAZNAS, 2020).

According to Islamic teachings, paying zakat will not reduce the wealth of the zakat payer, but instead, the payer or contributor gets a blessing from God (Khurshid et al., 2014). In some literature, zakat is referred to as an Islamic tax. Since the concept of zakat is a type of taxation in Islam, one can assume that the tax compliance model can provide a further framework for the Zakat compliance scenario (Ahmad et al., 2014b). The study of the compliance behavior of zakat payers can be carried out by applying a broad economic and socio-psychological perspective taken from Fischer's tax compliance model.

Zakat is a topical issue that can perform some of the main functions of

modern public finance related to social security rights and social assistance grants on the principles of the welfare state. However, this issue is still very under-researched and has become an appeal to conduct research on zakat in Muslim countries (Bin-Nashwan et al., 2020).

Zakat compliance cannot stand alone, and there are several factors that can influence people to comply with zakat. In this study, there are several factors tested to see the factors that make zakat compliance increase, including the religiosity factor and digital zakat. These two factors are factors that have been widely studied when it comes to zakat compliance. Moreover, nowadays, convenience and speed, as well as accountability and transparency, are a necessity for zakat management organizations or other fund-raising organizations (Ebrahim, 2003; Lawrence and Nezhad: 2009; and Boven, 2016).

The majority of countries in the world have used taxes as the main instrument in meeting their needs. So that taxes are an obligation that must be paid by every community to become the main source of state revenue. In the history of the Islamic government, the second instrument of state revenue has been applied to meet the development of the state at that time. Where in Islamic history, we recognize various types of taxes (dharibah) that have been imposed, including jizyah (protection tax), kharaj (land tax), and also usyur (excise or trade tax), nawaib (tax imposed on the rich to cover shortages). state spending (Ridwan, 2016).

In some countries, zakat is managed by the state, and some are separate. Even so, zakat is so important that some countries try to juxtapose zakat and tax, for example, in Indonesia and Malaysia. These two countries make policies on how taxes and zakat can be together, and it is important for that state policy to link zakat and tax compliance with the way the zakat is paid can reduce the calculation of tax payments. Meanwhile, in some developed countries, they still separate

tax management from zakat. Even zakat is considered a religion tax (Obaidullah, 2016).

Voluntary tax compliance is a new orientation for tax authorities, however, because voluntary tax compliance can minimize long-term tax collection costs. This is the path that various countries want to take so that the purpose of receiving taxes or their tax ratios can be met at an efficient cost. So that this study is different from previous studies that used only tax compliance variables without adding the importance of voluntary tax compliance. In addition, this study seeks to link the importance of voluntary tax compliance and tax compliance. Can both of them complement each other as an income distribution system. With this explanation, this study wants to see the relationship between religiosity, digitalization of zakat on zakat compliance and is also associated with voluntary tax compliance.

LITERATURE REVIEW

Zakat Compliance

In the zakat literature, religiosity is a crucial factor because Muslims with high religious values are expected to be more aware of the obligation to pay zakat compared to Muslims with low religious values (Azman & Bidin, 2019). However, the literature on zakat compliance so far documents mixed findings regarding the effect of religiosity and zakat compliance behavior.

Zakat compliance is defined as the acceptance of Muslim zakat payments in accordance with established regulations and rules issued under the Zakat authority, where zakat payers expect to get reward and recompense in the afterlife (Bin-Nashwan et. al., 2020). Much research on tax compliance behavior has been done before, while there are very few studies

that focus on zakat compliance behavior (Haji-Othman & Fisol, 2017).

According to Halizah et al. (2011) and Ram Al-Jaffri (2010), research on zakat compliance behavior can provide knowledge about the factors that influence the commitment of zakat payers to state regulations. The decision to pay or not pay zakat is a behavior that is under the control of the zakat payer, it is closely related to intentions, attitudes, and subjective norms. Researchers have discussed the behavior of Muslim adherence to zakat solely from a behavioral perspective, ignoring other perspectives, such as the economic approach (Bin-Nashwan et al., 2020).

The phenomenon in several Muslim countries illustrates that the obligation to pay zakat has been ignored by Muslims or considers that zakat is less important than income tax because failure to pay zakat is not subject to sanctions by the government. Although in Muslim-majority countries already have institutions or bodies to collect and distribute zakat funds. However, it is important to understand zakat compliance behavior for zakat institutions and the government as a whole so that necessary steps can be taken to ensure that Muslims feel more obligated to comply with Islamic laws and regulations (Abdullah & Sapiei, 2018).

However, there appears to be a gap between the ideal performance of the zakat collection and the reality, leading to a significant loss of wealth, which may positively contribute to poverty alleviation and the achievement of everyone's well-being. Such a scenario is a reflection of almost all Muslim countries which suffer the same fate regarding the refusal to collect zakat. It is evident that Zakat compliance remains consistently low and unsatisfactory in various Muslim-majority countries. Cases of such losses exist, for example, in Malaysia (Abdullah & Sapiei, 2018); Saudi Arabia (Alosaimi, 2018); Yemen (Bin-Nashwan et al., 2020); Pakistan (Hassan et al., 2019); Indonesia (Heikal and Gaddafi, 2014); and Nigeria (Saad & Farouk, 2019), as well as in

Muslim minority countries, such as the Philippines (Andam and Osman, 2019).

Religiosity

Religiosity is defined as a person's daily religious activities and belief in the payment of zakat, which is carried out as a form of responsibility (Idris, KM, Bidin, Z., & Saad, RAJ, 2012). In Islam, the measurement of religiosity can be done with several things consisting of faith, morals, worship, law, culture, economy, politics, social, jihad, loyalty, destiny, obedience to Allah's instructions, belief in religion, belief in the afterlife, frequency of attending mosques, and the practice of sunnah (Taha et.al., 2017; Riaz et.al., 2016; Abouchedid, 2007; Amir & Hovey, 2007; Badahdah & Tiemann, 2005)

While several studies have shown that there is a positive and significant relationship between religiosity and zakat compliance behavior (e.g., Noor Azman, F. M., & Bidin, Z. (2015); Idris et al., 2012) have not found a significant relationship. Despite these mixed findings, the importance of religiosity was evident in previous literature for strongly motivating individuals to obey the law or encourage positive behavior. Research conducted by Naswan et.al. (2019) found that the level of religiosity is the most significant factor affecting compliance in paying zakat, Farouk et al. (2018) have failed to find a significant relationship between the level of religiosity and compliance with zakat payments in Nigeria.

Digitalization of Zakat

Digitalization of Zakat is a crowdfunding platform that is used to facilitate donations to zakat institutions in order to provide more efficient and transparent information (Utami et.al., 2020). perceived easy to use has a positive relationship and direct effect with perceived usefulness of integrated Zakat-

Crowdfunding Model (IZCM) (Thaker et. al., 2019).

In the Unified Theory of Acceptance and Use of Technology (UTAUT) model, four main factors provide the greatest significance in influencing the intention and use of technology, namely performance expectations, business expectations, social influences, and facilitating conditions. Performance expectation is defined as the extent to which an individual believes that using the system will help him gain an advantage in job performance. Meanwhile, business expectations are defined as the level of ease associated with using the system. Social influence is defined as the degree to which an individual feel that it is important that others believe they should use the new system. Meanwhile, facilitating conditions are defined as the extent to which an individual believes that the organization and technical infrastructure exist to support the use of the system (Venkatesh et al., 2003).

What affects the high increase in zakat funds each year is the method of payment. Using a digital system to pay zakat has been implemented along with the times. The goal is to make it easier for people to pay zakat. However, this method does not only focus on the digital payment aspect. However, it is also seen from the satisfaction of the zakat payer (muzakki) in giving zakat to fund collectors. (Ahmad et al., 2014a).

Utami et al. (2020) stated that the digitization of zakat payments has a positive effect on the potential for BAZNAS revenue. In other words, the possibility of receiving zakat with digital zakat can still be increased. Positive influence means that the increase in digital zakat payments will have a positive effect on the potential to receive zakat.

Voluntary Tax Compliance

Voluntary Tax Compliance is a tax system based on tax payments that comply with tax laws without being forced by tax authorities to do so. (Allingham and Sandmo, 1972). The taxpayer's internal motivation, social

norms, personal values, cognitive processes, and a sense of moral obligation to pay taxes can help explain the motivation for voluntary tax compliance. Thus, positive morale can signify higher voluntary compliance, while negative morals will indicate lower voluntary compliance (Modugu et.al., 2012). Voluntary tax compliance can be improved by conducting socialization related to tax laws (Rahayu, 2019)

Factors that affect the level of compliance of voluntary taxpayers include when trust in the authorities is high, and taxpayers will pay their taxes voluntarily, knowledge through tax socialization, quality of tax services, and perceptions of transparency and accountability in the use of tax money (Kirchler et. al., 2014; Kirchler, E., Hoelzl, E., & Wahl, I., 2008). Voluntary Tax Compliance, particularly in contemporary countries, can be seen as a function of citizens' assessment that the government upholds its fiscal contracts with its citizens and meets applicable procedural fairness standards in providing public services (Levi 1996).

The Relationship of Taxes and Zakat

Relationship between zakat and tax, zakat is an Islamic religious "tax" levied on the rich and members of society who can afford to be distributed to the poor and needy and other recipients based on certain customary benchmarks according to the Qur'an (Al-Mamun et al., 2020).

Tax benefits in the form of tax reductions and tax breaks have been used by various countries to encourage the payment of zakat. Some developing countries treat zakat as equivalent to charitable contributions given to voluntary organizations and provide tax breaks in the form of allowing the same deductions from taxable income. The amount of zakat paid is adjusted to taxable income and does not conflict with the tax payable (Obaidullah, 2016).

Research (Abdullah, 2017) examines the role of zakat on tax compliance behavior from the perspective of Muslim taxpayers. The findings from the interview show that zakat can affect the tax compliance behavior of Muslim taxpayers.

METHODOLOGY

This research tests the hypothesis. The population of this research is all Muslims in

Jabodetabek. With several sample criteria, namely the Muslim community who has a NPWP (Taxpayer Identification Number) and who work in the Greater Jakarta area.

From about 150 questionnaires distributed, there were questionnaires that could not be processed because they were incomplete and did not meet the sample criteria. The details are shown in Table 1.

Table 1. Questionnaire Return Data

<i>Information</i>	<i>Total</i>	<i>Percentage (100%)</i>
Questionnaires distributed	150	100%
Questionnaires returned	146	97.3%
Questionnaires that were not returned	4	22.7%
Questionnaires that were not used	32	21.3%
Questionnaires that could be processed	114	76 %

Based on the table above, it can be seen that the respondents in this study were 114 people who were used as respondents. Of the 114 respondents, there are several

characteristics consisting of various Islam, gender, age, last education, NPWP ownership, and work.

Table 2. Variable Operational

<i>No. Variable</i>	<i>Concept Variable</i>	<i>Indicator</i>
1. Voluntary Tax Compliance (Y)	<p>Voluntary Tax Compliance is a tax system based on tax payments that comply with tax laws without being forced by the tax authorities to do so. (Allingham and Sandmo, 1972).</p> <p>Factors that influence the level of compliance of voluntary taxpayers include: When trust in the authorities is high, taxpayers will pay their taxes voluntarily, knowledge through Tax Socialization, quality of tax service, and Perceptions of Transparency and Accountability of the Use of Tax Money (Kirchler, 2007; Hoelzl, & Wahl, 2008).</p> <p>Voluntary Tax Compliance, especially in contemporary countries, can be seen as a function of citizens' assessment that the government upholds fiscal contracts with its citizens and meets applicable procedural fairness standards in providing public services (Levi 1988)</p>	<p>a) Paying taxes without coercion by laws and regulations</p> <p>b) Paying taxes without coercion from the authorities</p> <p>c) Creating trust in authority</p> <p>d) Paying voluntarily</p> <p>e) Knowledge through the socialization of tax</p> <p>f) service quality of the tax authorities</p> <p>g) perception of transparency</p> <p>h) Perceptions of accountability.</p> <p>i) The state upholds the value of the fiscal contract with the fiscal contract community in accordance with the standard of procedural justice</p>
2. Religiosity (X1)	<p>Religiosity is defined as daily religious activities carried out by a person and belief in the payment of zakat, which is carried out as a form of</p>	<p>Measurement of religiosity can be done in several ways:</p> <p>1. Daily religious activities</p>

No. Variable	Concept Variable	Indicator
	<p>responsibility (Idris, KM, Bidin, Z ., & Saad, RAJ, 2012).</p> <p>In Islam, the measurement of religiosity can be done with several things consisting of faith, morals, worship, law, culture, economy, politics, social, jihad, loyalty, destiny, obedience to Allah's instructions, belief in religion, belief in the afterlife, frequency of attending mosques. And the practice of sunnah (Abouchedid, 2007; Amir & Hovey, 2007; Badahdah & Tiemann, 2005; Harun et al., 1991; Riaz, 2005; Rusnah & Susila Dewi, 2006).</p>	<ol style="list-style-type: none"> 2. Believing that zakat payments are made as a form of responsibility 3. Faith 4. Morals 5. Worship 6. Law 7. Culture 8. Economy 9. Politics 10. Social 11. Jihad 12. Loyalty 13. Destiny 14. Obedience to Allah's instructions 15. Belief in religion 16. Belief in the afterlife 17. Frequency of attending mosques 18. Sunnah practice
3. Digitization of Zakat (X2)	<p>Digitization of zakat is system a crowdfunding platform that is used to facilitate donations to zakat institutions in order to be able to provide useful information. More efficient and transparent (Saifullah, 2017).</p> <p>In the Unified Theory of Acceptance and Use of Technology (UTAUT) model, four main factors provide the greatest significance in influencing the intention and use of technology, namely performance expectations, business expectations, social influences, and facilitating conditions. Performance expectation is defined as the extent to which an individual believes that using the system will help him gain an advantage in job performance. Meanwhile, business expectations are defined as the level of ease associated with using the system. Social influence is defined as the degree to which an individual feels that it is important that others believe he or she should use the new system. Meanwhile, facilitating conditions are defined as the extent to which an individual believes that the organization and technical infrastructure exist to support the use of the system (Venkatesh et al., 2003).</p>	<ol style="list-style-type: none"> 1. Performance Expectations 2. Business expectations 3. Social influence 4. Supportive conditions
4. Zakat compliance (Z)	<p>Zakat compliance is defined as the acceptance of Muslim zakat payments in accordance with established regulations and rules issued under the Zakat authority, which zakat payers expect to get reward and reward in the afterlife (Bin-Nashwan, SA, Abdul-Jabbar, H., Aziz, SA, & Sarea, A, 2020)</p>	<ol style="list-style-type: none"> 1. Payment of zakat 2. Expectation to get <i>pahala</i> and reward

Regression Equation

In this study has several equations, which are used to analyze the model. Among them are the following:

$$Z = a + b_1.X_1 + b_2.X_2.....(\text{Equation 1})$$

$$Y = a + b_1.X_1 + b_z.X_z(\text{Equation 2})$$

Where:

Y = Voluntary Tax Compliance

a = Constant of the regression equation

b₁ = Regression coefficient of variable X₁ (Religiosity)

b₂ = Regression coefficient of variable X₂ (Digital Zakat Payment)

b_z = Regression coefficient of variable Z (Zakat Compliance)

X₁ = Religiosity

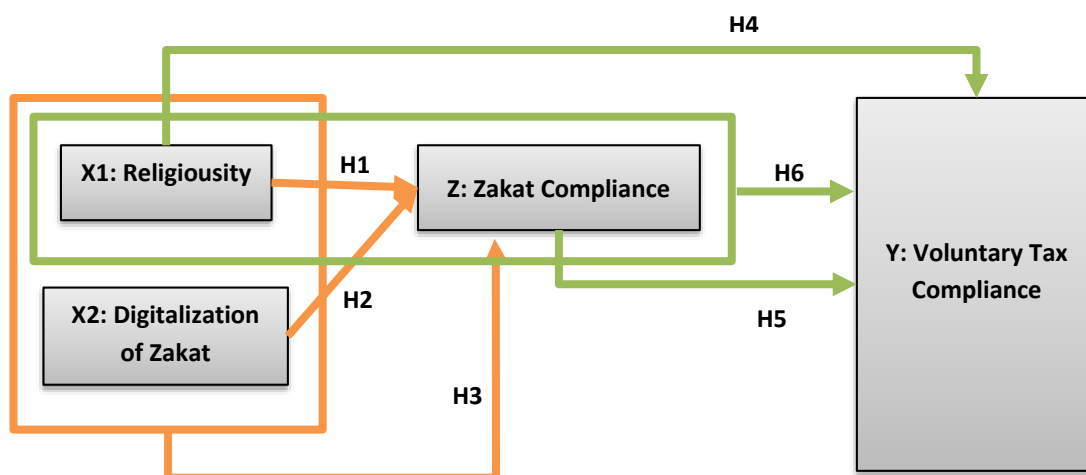
X₂ = Digital Zakat Payment

Z = Zakat Compliance

1. H₁: There is a positive and significant effect between religiosity on zakat compliance partially.
2. H₂: There is a positive and significant effect between digital zakat payments on zakat compliance partially.
3. H₃: There is a positive and significant effect between religiosity and digital zakat payments on zakat compliance.
4. H₄: There is a positive and significant influence between religiosity on voluntary tax compliance partially.
5. H₅: There is a positive and significant effect between zakat compliance and voluntary tax compliance partially.
6. H₆: There is a positive and significant effect between religiosity, zakat compliance on voluntary tax compliance.

Based on the above theory, the following hypothesis can be made:

Figure 1. Research Framework



RESULTS

Validity and Reliability Test

Zakat Compliance, Religiosity, Digitalization of Zakat, and Voluntary Tax

Compliance fill the validity and reliability tests so that all questions are declared ready to be distributed and used in this study.

Equation 1

Dependent Variable: Z
 Method: Least Squares
 Date: 10/23/21 Time: 14:27
 Sample: 1 114
 Included observations: 114

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.688030	2.910991	2.297509	0.0235
X1	0.208974	0.032773	6.376403	0.0000
X2	0.114474	0.051724	2.213189	0.0289
R-squared	0.410760	Mean dependent var	31.85965	
Adjusted R-squared	0.400143	S.D. dependent var	3.301588	
S.E. of regression	2.557094	Akaike info criterion	4.741584	
Sum squared resid	725.7991	Schwarz criterion	4.813589	
Log likelihood	-267.2703	Hannan-Quinn criter.	4.770806	
F-statistic	38.68910	Durbin-Watson stat	1.919966	
Prob(F-statistic)	0.000000			

Source: primary data processed with Eviews 9.0, 2021

Multiple Regression Analysis

Based on the table above, the value of the regression equation obtained from the calculation results is as follows:

$$Z = a + b_1.X_1 + b_2.X_2$$

$$Z = 6.68 + 0.20 X_1 + 0.11X_2$$

Based on the multiple regression equation above, it can be concluded as follows:

1. The constant value (α) of 6.68 indicates that if there is no change in Religiosity, Digital Zakat Payment, or value ($X = 0$), then the Zakat Compliance variable has a value of 6.68.
2. The value of the Religiosity regression coefficient of 0.20 indicates that the Religiosity variable has a positive influence on Zakat Compliance, which means that for every 1-unit increase in the Religiosity variable, Zakat Compliance increases by 0.20.

3. The regression coefficient value for Digital Zakat Payment is 0.11, indicating that the Digital Zakat Payment variable has a positive influence on Zakat Compliance, which means that for every 1-unit increase in the Digital Zakat Payment variable, Zakat Compliance increases by 0.11.

F test or significant simultaneous test is a test used to determine whether all independent variables in the study simultaneously (together) affect the dependent variable. The criterion for the F test in this study is if the significant value of $F < \text{the level of significance } (\alpha = 0.05)$, indicates that all independent variables simultaneously and significantly affect the dependent variable.

Based on the results of the F test above, it can be seen that the significance value of F is 0.000000 or less than 0.05. This means Religiosity variable (X_1), Zakat Payment Digital (X_2), simultaneously

(together) affect the Compliance Zakat (Z) significantly.

The t-test in this research is intended to determine how far the influence of one independent variable (X) is partially on the dependent variable (Z). The t-test criterion in this study is the significant value of t < significant level ($\alpha = 0.05$). It indicates that the independent variable partially and significantly affects the dependent variable.

1. Based on the results obtained in the table above, it shows that the significance value of the religiosity variable (X₁) is 0.0000 < level significant(α) 0.05, meaning that partially religiosity (X₁) has a significant effect on Zakat compliance (Z).
2. Based on the results obtained in the table above, it shows that the significance value of the Digital Zakat Payment variable (X₂) is 0.0289 < level significant(α) 0.05,

meaning that partially Digital Zakat Payment (X₂) has an effect on Zakat Compliance (Z) significantly.

The coefficient of determination (R²) test was carried out in order to predict how big the contribution of the independent variable (X) was to the dependent variable (Z). The value of the coefficient of determination is between zero and one. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable.

Based on the above table shows the amount of Adjusted R Square is 0.40 or equal to 40%, these figures imply that variable Religiosity (X₁), Zakat Payment Digital (X₂), the effect on the variable Compliance Zakat (Z) of 40%. While the remaining 60% is influenced by other variables or variables not examined in this study.

Equation 2

Dependent Variable: Y
 Method: Least Squares
 Date: 10/23/21 Time: 14:29
 Sample: 1 114
 Included observations: 114

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.413245	6.203205	-0.389032	0.6980
X1	0.454818	0.076172	5.970951	0.0000
Z	0.315447	0.193558	1.629727	0.1060
R-squared	0.424534	Mean dependent var		53.47368
Adjusted R-squared	0.414165	S.D. dependent var		6.961602
S.E. of regression	5.328401	Akaike info criterion		6.209943
Sum squared resid	3151.496	Schwarz criterion		6.281948
Log likelihood	-350.9667	Hannan-Quinn criter.		6.239166
F-statistic	40.94352	Durbin-Watson stat		2.197749
Prob(F-statistic)	0.000000			

Source: primary data processed with Eviews 9.0, 2021

Based on the table above, the value of the regression equation obtained from the calculation results is as follows:

$$Y = a + b_1 \cdot X_1 + b_z \cdot X_z$$

$$Y = -2.41 + 0.45 X_1 + 0.31X_z$$

Based on the multiple regression equation above, it can be concluded as follows:

1. The constant value (α) of -2.41 indicates that if there is no change in Religiosity, Zakat Compliance, or value ($X = 0$), then the Voluntary Tax Compliance variable has a value of -2,41.
2. The value of the Religiosity regression coefficient of 0.45 indicates that the Religiosity variable has a positive influence on Voluntary Tax Compliance, which means that for every 1 unit increase in the Religiosity variable, Voluntary Tax Compliance increases by 0.45.
3. The value of the Zakat Compliance regression coefficient is 0.31, indicating that the Zakat Compliance variable has a positive influence on Voluntary Tax Compliance, which means that for every 1 unit increase in the Zakat Compliance variable, the Voluntary Tax Compliance increases by 0.31.

F test or significant simultaneous test is a test used to determine whether all independent variables in the study simultaneously (together) affect the dependent variable. The criterion for the F test in this study is if the significant value of $F < \text{the level of significance } (\alpha = 0.05)$, indicates that all independent variables simultaneously and significantly affect the dependent variable.

Based on the results of the F test above, it can be seen that the significance value of F is 0.000000 or less than 0.05. This means that the variable of religiosity (X_1), Zakat compliance (X_z), simultaneously (together) has a significant effect on Voluntary Tax Compliance (Y).

The t-test in this study is intended to determine how far the influence of one independent variable (X) is partially on the dependent variable (Y). The t-test criterion in this study is the significant value of $t < \text{significant level } (\alpha = 0.05)$. It indicates that the independent variable partially and significantly affects the dependent variable.

1. Based on the results obtained in the table above, it shows that the significance value of the religiosity variable (X_1) is 0.0000 $< \text{level significant } (\alpha) 0.05$, meaning that partially religiosity (X_1) has a significant effect on Voluntary Tax Compliance (Y).
2. Based on the results obtained in the table above, it shows that the significance value of the Zakat Compliance variable (X_z) is 0.1060 $> \text{a level significant } (\alpha) 0.05$, meaning that partially Zakat Compliance (X_z) has an effect on Voluntary Tax Compliance (Y) not significantly.

The coefficient of determination (R^2) test was carried out in order to predict how big the contribution of the independent variable (X) was to the dependent variable (Z). The value of the coefficient of determination is between zero and one. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable.

Based on the table above shows the amount of Adjusted R Square is 0.414 or equal to 41.4%. This figure means that the variable of Religiosity (X_1), Zakat Compliance (X_z), affects the Voluntary Tax Compliance variable (Y) by 41.4%. In comparison, the remaining 58.6% is influenced by other variables or variables not examined in this study.

CONCLUSION AND DISCUSSION

From the results of the hypothesis test above, it can be concluded that equation 1 shows that H1, which tests the religiosity variable on zakat compliance, has a positive and significant influence on the value. Likewise, H2 between the variables of digital zakat payment and zakat compliance also has a positive and significant effect, even the same results in the H3 joint test,

then the religiosity and zakat digitization variables have a significant and positive effect. This is in accordance with research conducted by Nor et al. (2004) found that the level of religiosity is the most significant factor influencing compliance in paying zakat. The research of Utami, P., Suryanto, T., Nasor, M., & Ghofur, RA (2020) states that the digitization of zakat payments has a positive effect on the potential for BAZNAS revenue. In other words, the possibility of receiving zakat with digital zakat can still be increased.

The adjusted R square value of 40% means that these two variables have a 40% contribution to zakat compliance, while 60% may be influenced by other factors that have not been studied.

As for the test of equation 2, that H4, which tests religiosity on voluntary tax compliance, has a significant and positive effect, while H5, which tests the variable of zakat compliance on voluntary tax compliance, has an insignificant positive effect. Meanwhile, H6, which is a joint test of the variables of religiosity and zakat compliance, has a significant effect on voluntary tax compliance. This is in accordance with research conducted by (Abdullah M, 2017), which shows that zakat can affect the tax compliance behavior of Muslim taxpayers.

The adjusted value of R square from equation 2 is 41.4% which indicates that the contribution of these two variables to voluntary compliance is 41.4%, while 58.6% is influenced by other factors that have not been studied.

From these results, both equation 1 and equation 2 still have research contributions that are still below 50%. It is necessary to add other variables that have not been studied in this study, such as the relationship between zakat knowledge, service officers, and stricter regulations in the implementation of payment obligations for the people. Who has fulfilled the nisab. Likewise, voluntary tax compliance,

knowledge dissemination factors, officer services, tax digitization as well as tax awareness growth need to be added to further research.

From the results above, it can also be concluded that there is no positive information regarding the rules of zakat for tax deductions, which are received by the community, especially in Greater Jakarta, because there may be a lack of socialization and the difficulty of bureaucracy related to this matter.

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- Intan Pratiwi**
Universitas Muhammadiyah Prof. DR. HAMKA
- Dewi Pudji Rahayu**
Universitas Muhammadiyah Prof. DR. HAMKA
- Thalita Salsabila**
Universitas Muhammadiyah Prof. DR. HAMKA
- Jihan Wasilah**
Universitas Muhammadiyah Prof. DR. HAMKA