

ABSTRACT

This study aims to analyze the effect of knowledge, trust, income, and service quality on the decision of business actors to pay commercial zakat in Gunungpati District, Semarang City. With a large Muslim population, the potential for commercial zakat in this district is considerable, particularly from the trade and business sector. However, the participation of business actors in paying commercial zakat remains suboptimal. This study employs a quantitative approach using a survey method involving 111 respondents selected based on specific criteria.

Data were collected through questionnaires and analyzed using multiple linear regression with SPSS version 25. The results indicate that knowledge and income have a positive and significant effect on the decision to pay commercial zakat, with regression coefficients of 0.339 and 0.451, respectively. Meanwhile, trust and service quality show negative effects, with coefficients of 0.037 and 0.147. Simultaneously, all variables are proven to significantly influence the decision of business actors to pay commercial zakat.

These findings provide important implications for Gunungpati District and zakat management institutions to enhance zakat education, particularly regarding commercial zakat, and to design more effective zakat collection strategies in order to sustainably increase the participation of business actors in paying commercial zakat.

Keywords: *Commercial Zakat, Knowledge, Trust, Income, Service Quality, Business Actors, Decision to Pay, Gunungpati District.*

