ABSTRACT

Zakat is a key instrument in the Islamic economic system that functions not only as a spiritual obligation but also as a mechanism for income redistribution. However, the gap between its potential and actual collection indicates that muzaki behavior in paying zakat is influenced by multidimensional factors, including individual and institutional determinants.

This study examines an integrative model based on consumer behavior theory and New Institutional Economics to explain the probability of muzaki paying income zakat. The variables analyzed include religiosity, income, preferences, trust in zakat institutions, good amil governance, and transaction costs. The study adopts a quantitative approach using a survey of 300 respondents in Jambi Province, and the data are analyzed using binary logistic regression.

The results show that religiosity, income, and trust in zakat institutions have a positive and significant effect on the probability of paying zakat. In contrast, preferences, good amil governance, and transaction costs do not show a significant effect. These findings highlight the dominance of spiritual, economic, and institutional trust factors in muzaki decision-making.

Theoretically, this study strengthens the integration of consumer behavior theory and institutional economics in explaining zakat behavior. Practically, the findings emphasize the importance of enhancing religiosity, zakat literacy, and public trust through transparent and professional institutional governance to optimize zakat collection.

Keywords: income zakat, muzaki behavior, consumer behavior, New Institutional Economics, religiosity, trust.