

ABSTRACT

Indonesia is one of the countries with the largest Muslim populations in the world, giving it great potential for zakat. According to data from the BAZNAS RI and Bappenas 2026, the national zakat potential amounts to Rp327 trillion, while the actual amount collected is only around Rp32.7 trillion or about 10% of that potential. Meanwhile, the number of muzakki and the amount of zakat collected by BAZNAS in Bantul Regency during the 2020–2024 period has fluctuated. Although zakat collection in some years reach the target, in 2023 the actual collection was only 69.48% of the set target. These conditions indicate that zakat payments by muzakki are still influenced by various factors. Therefore, this study aims to analyze the influence of zakat understanding, income perception, and religiosity on zakat payments by muzakki at BAZNAS Bantul Regency.

This study employs a quantitative approach with the population consisting of muzakki at BAZNAS Bantul Regency. The sample comprised 100 respondents, determined using the Slovin formula and purposive sampling. Data were collected through a questionnaire using a Likert scale and analyzed using multiple linear regression with SPSS Statistics 26.

The results indicate that partially zakat understanding has a positive direction but does not have a significant effect on zakat payments. Conversely, income perception and religiosity have positive and significant effects on zakat payments. When considered simultaneously, the variables of zakat understanding, income perception, and religiosity have a significant effect on zakat payments by muzakki at BAZNAS Bantul Regency.

Keywords: zakat payments, zakat understanding, income perception, religiosity, BAZNAS Bantul Regency