

**Influence of Education Level and Income Level on Public Interest
in Paying Zakat at Lazismu Magelang**



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THE LAW OF ISLAMIC ECONOMICS STUDY PROGRAM

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**(Influence of Education Level and Income Level on the Public's
Interest in Paying Zakat at LAZISMU Magelang)**

THESIS

Presented to the University of Darussalam Gontor in Partial Fulfillment of the
Requirement for Bachelor's Degree (S1) in the Department of Islamic Economic Law,
Faculty of Shari'ah University of Darussalam Gontor.

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ABSTRACT
Influence of Education Level and Income Level on the Public Interest
in Paying Zakat at Lazismu Magelang
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Zakat is one of the obligations in Islam that plays an important role in economic equality and social welfare. However, the level of community compliance in associated with paying zakat is still diverse and is influenced by various factors. This study aims to analyze Influence of education level and income level on the interest of the public in paying zakat at LAZISMU Magelang. This research uses a quantitative survey approach through questionnaires distributed to muzakki in LAZISMU Magelang. The analysis technique used is multiple linear regression to test the relationship between the independent variable (education level and income level) and the dependent variable (interest in paying zakat). The results showed that the level of education has a significant influence on interest in paying zakat, where the higher the level of education of a person is, the greater his or her awareness of paying zakat. Moreover, income level affects interest in paying zakat, but in some cases, an increase in income is not always followed by an increase in compliance in paying zakat. This finding shows that in addition to economic factors, religious understanding obtained from education is also a key factor in increasing public participation in zakat payments. Therefore, more intensive zakat education and socialization efforts are needed so that people are more aware of fulfilling their obligations.

Keywords: Zakat; Education Level; Income Level; Interest in Paying Zakat; LAZISMU Magelang;

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ABSTRAK

Pengaruh Tingkat Pendidikan dan Tingkat Pendapatan Terhadap Minat Masyarakat Membayar Zakat di Lazismu Magelang

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Zakat merupakan salah satu kewajiban dalam Islam yang berperan penting dalam pemerataan ekonomi dan kesejahteraan sosial. Namun, tingkat kepatuhan masyarakat dalam membayar zakat masih beragam dan dipengaruhi oleh berbagai faktor. Penelitian ini bertujuan untuk menganalisis pengaruh tingkat pendidikan dan tingkat pendapatan terhadap minat masyarakat membayar zakat di LAZISMU Magelang. Penelitian ini menggunakan pendekatan survei kuantitatif melalui kuesioner yang disebarakan kepada muzakki di LAZISMU Magelang. Teknik analisis yang digunakan adalah regresi linier berganda untuk menguji hubungan antara variabel independen (tingkat pendidikan dan tingkat pendapatan) dengan variabel dependen (minat membayar zakat). Hasil penelitian menunjukkan bahwa tingkat pendidikan memiliki pengaruh yang signifikan terhadap minat membayar zakat, dimana semakin tinggi tingkat pendidikan seseorang maka semakin besar pula kesadarannya untuk membayar zakat. Selain itu, tingkat pendapatan berpengaruh terhadap minat membayar zakat, namun pada beberapa kasus, peningkatan pendapatan tidak selalu diikuti dengan peningkatan kepatuhan membayar zakat. Temuan ini menunjukkan bahwa selain faktor ekonomi, pemahaman agama yang diperoleh dari pendidikan juga menjadi faktor kunci dalam meningkatkan partisipasi masyarakat dalam pembayaran zakat. Oleh karena itu, diperlukan upaya edukasi dan sosialisasi zakat yang lebih intensif agar masyarakat semakin sadar untuk menunaikan kewajibannya.

Kata kunci: Zakat; Tingkat Pendidikan; Tingkat Pendapatan; Minat Membayar Zakat; LAZISMU Magelang.

DECLARATION

I, hereby,

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I sincerely declare that this thesis belongs to my work and not to other researchers for
a different degree. Furthermore, this thesis is never published before, except for some parts
with their original references.

Otherwise, if it is found that this thesis is plagiarism, I am ready to be ceased academically.

UNIDA, Ramadhan 3rd 1446 H
March 3rd, 2025 M

Researcher,



Irfan Maulana Ishaq
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THESIS ACCEPTANCE LETTER

Bismillahirrahmanirrahim

Assalamu'alaikum wr. wb.

The Faculty of Sharia, University of Darussalam Gontor, Ponorogo Indonesia has received a thesis written by:

Name : Irfan Maulana Ishaq
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In partial fulfillment of the requirement for the degree of Licentiate The Law of Islamic Economics in the Faculty of Sharia, academic year 1445-1446/2024-2025.

Wassalamu'alaikum wr. wb

UNIDA, Ramadhan 10th, 1446 H

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Dean of Sharia Faculty



Assoc. Prof. Dr. Imam Kamaluddin, Lc., M.Hum.

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DECISION OF THE TEAM

The committee of the thesis examination in partial fulfilment of the requirements for the degree of Licentiate in The Law of Islamic Economics in the Faculty of Sharia, University of Darussalam Gontor, Indonesia, declared that the thesis written by:

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Has been examined by the board of examiners of the Bachelor's Degree (S1) on Department of The Law of Islamic Economics Faculty of Sharia University of Darussalam Gontor on (Monday, 3rd Of March 2025)

The board of examiners has decided to grant him pass in the thesis examination. Hence, he is eligible to be awarded the degree of Licentiate in The Law of Islamic Economics the Faculty of Sharia.

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SUPERVISOR DECISION LETTER

Honorable to
Dean of Sharia Faculty
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Bismillahirrahmanirrahi
Assalamua'alaikum Warahmatullah Wabaraktuh

I present this thesis written as

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It has been processed and corrected to meet practical requirements to obtain the bachelor's degree (S1) in the SHARIA ECONOMIC LAW Department, Sharia Faculty University of Darussalam Gontor. Therefore, we hope that this thesis can be examined.


Hopefully, this thesis will be useful for religion, nation, and the development of an educational institution.

Wassalamu'alaikum Warahmatullahi Wabaraktuh

UNIDA, Sha'ban 27th, 1446 H

February 26th, 2025 M

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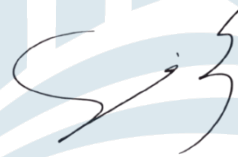
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Magelang, March 4, 2025

Researcher



Irfan Maulana Ishaq

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