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The Influence of Zakat Institution Marketing, Public Awareness, and Self-Motivation on Zakat Mal Payment Compliance

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Abstract: This study examines the influence of zakat institution marketing, public awareness, and self-motivation as independent variables on zakat mal payment compliance as the dependent variable in Deli Serdang Regency. Employing a quantitative causal associative design, the research targeted a total Muslim population of 1,934,400 individuals based on official BPS 2024 demographic data. Using Slovin's formula with a 10% margin of error alongside non-probability purposive sampling, a representative sample of 100 Muslim respondents of productive age earning stable incomes was established. Primary data gathered through structured Likert-scale electronic questionnaires were empirically evaluated using multiple linear regression in SPSS version 32. Empirical findings reveal that both zakat institution marketing ($B = 0.335$, $p < 0.001$) and public awareness ($B = 0.439$, $p < 0.001$) exert positive and statistically significant effects on formal zakat compliance. Conversely, self-motivation displays a significant inverse effect ($B = -0.156$, $p = 0.047$), indicating that highly motivated donors often prefer direct informal zakat distribution. Simultaneously, all independent variables significantly impact compliance ($F = 59.047$, $p < 0.001$), accounting for an Adjusted R^2 of 0.638. Consequently, zakat management institutions must optimize marketing and educational strategies to effectively bridge intrinsic donor motivation with formal collection channels.

Keywords: BAZNAS Deli Serdang, Public Awareness, Self-Motivation, Zakat Compliance, Zakat Institution Marketing.

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INTRODUCTION

Zakat occupies a fundamental position as a global Islamic philanthropic instrument that holds crucial control in boosting social welfare and reducing welfare disparities macroscopically. Conceptually, wealth zakat (*zakat mal*) is not merely a transcendental relationship between a servant and the Creator, but functions as a highly effective asset redistribution tool within the broader societal financial system. However, the urgency of optimizing zakat faces a major challenge when narrowed down to the reality on the ground, where a sharp disparity is often found between the projected zakat potential and the actual collection achieved. This empirical condition reflects a core problem of low personal compliance among the general public in paying *zakat mal*, even though this obligation is binding when wealth accumulation (such as the threshold equivalent to 85 grams of gold) has surpassed the *nisab* (minimum limit) and *haul* (one year). This low compliance is the root cause of the sub-optimal capacity of zakat fund collection, thus requiring urgent attention to be examined and resolved.

This phenomenon of low compliance is supported by various empirical data showing that the ratio of zakat collection outside government institutions remains remarkably minimal. If this compliance issue is not addressed immediately, the direct negative effect will be the hampering of various poverty alleviation programs and the stagnation of the community's economic empowerment, which ultimately has the potential to perpetuate the social inequality gap (Yafiz, 2020). Referring to the Theory of Planned Behavior, various previous studies have proven a causal relationship between the determining variables of zakat compliance. Public awareness factually has a positive and significant influence on the compliance to pay *zakat mal* (Muhammad Saleh & Suaib Lubis, 2022). Furthermore, marketing innovations in managing organizations or zakat institution marketing have proven effective in expanding the scope and increasing *muzakki* (zakat payer) participation beyond geographical boundaries (Efendi, 2025; Oktavia et al., 2024). Additionally, internal drives in the form of self-motivation spurred by religiosity capacity and literacy (Fitri et al., 2022; Sugianto, 2021) theoretically act as a solid catalyst forming administrative compliance loyalty.

Table 1. The Development of Zakat Mal Collection and Estimated Compliance Percentage at BAZNAS of Deli Serdang Regency (2020–2025)

Year	Total Zakat Collection (IDR)	Estimated Obligatory Zakat Compliance Percentage	Data Status Description
2020	1,800,000,000	< 5%	Factual / Audited
2021	2,100,000,000	< 6%	Factual / Audited
2022	2,400,000,000	< 8%	Factual / Audited
2023	4,700,000,000	± 10%	Factual / Surge due to ASN salary deductions
2024	+ 5,500,000,000	± 12%	Estimated / SIMBA integration phase
2025	> 6,000,000,000	RKAT Target (± 15%)	Target projection with QRIS digitalization innovation

Source: Processed from BAZNAS Publication Reports and Secondary Data, 2024-2025

The selection of the National Zakat Agency (BAZNAS) of Deli Serdang Regency as the research object is based on its unique regional characteristics and demographic dynamics. Generally, Deli Serdang Regency is an area with a highly dominant Muslim population, thus holding a massive projected potential for *zakat mal*. However, the specific reason for its selection is the anomaly between this massive potential and the factual level of general public compliance depicted in Table 1. Although the nominal trend of zakat fund collection continues to show a sharp surge every year, the increase is in fact predominantly driven by automatic deductions from the professional zakat of Civil Servants (ASN) through official Zakat Collection Units (UPZ) and agricultural zakat, rather than from the independent awareness of the general public. The proportion of public compliance that is still progressing slowly amidst this massive potential makes BAZNAS Deli Serdang a highly ideal and relevant representative object to be studied.

Although numerous studies have mapped the driving factors of zakat compliance, there is still a research gap in the form of social phenomena that cannot be explained by conventional theories and inconsistencies in the results of previous studies. The majority of previous research (Nasution, 2017) confirms that high self-motivation rooted in religiosity will always be directly proportional to an increase in administrative compliance in paying zakat to official institutions. However, there is a local sociological concept that has been overlooked and unobserved by previous research. In the field, the high intensity of spiritual motivation and philanthropic zeal precisely creates a cultural anomaly; instead of depositing funds via formal institutions, this excessively strong motivation triggers the *muzakkis'* preference to distribute their zakat personally and directly to relatives or *mustahik* (beneficiaries) around them. The shortcoming of previous studies in examining the distortion or paradoxical effect of intrinsic motivation on formal compliance to zakat institutions is what leaves a void to be explored.

Summarizing the research gap in the previous paragraph, it is evident that the dynamic influence of institutional marketing, the level of public awareness, and the paradox of self-motivation on institutional compliance still urgently requires further testing. If this research is conducted, the findings will provide concrete dual benefits; for the advancement of science, this study will enrich Islamic economic literature regarding the sociology of local philanthropy and financial compliance, while for program development, its findings can serve as a tactical foundation for BAZNAS in evaluating the effectiveness of education and formulating more persuasive collection strategies. Departing from this background, the detailed objectives of this research are: (1) to examine and analyze the partial extent of the influence of zakat institution marketing on the compliance of paying *zakat mal* at BAZNAS Deli Serdang; (2) to measure the significance of the partial influence of the public awareness level; (3) to prove the paradoxical impact of the self-motivation variable on institutional deposit compliance; and (4) to analyze and prove the magnitude of the simultaneous influence of marketing, awareness, and self-motivation on the compliance of paying *zakat mal*.

Based on the theoretical framework, previous empirical findings, and the identified research gap concerning the cultural anomaly of local philanthropy, the hypotheses proposed in this study are structurally formulated as follows:

- H1: Zakat institution marketing partially has a positive and significant influence on the compliance of paying zakat mal at BAZNAS Deli Serdang.
- H2: The level of public awareness partially has a positive and significant influence on the compliance of paying zakat mal at BAZNAS Deli Serdang.
- H3: Self-motivation partially has a negative (paradoxical) and significant influence on institutional compliance; higher intrinsic motivation triggers a preference to distribute zakat mal personally rather than through formal institutions like BAZNAS Deli Serdang.
- H4: Zakat institution marketing, public awareness, and self-motivation simultaneously have a significant influence on the compliance of paying zakat mal at BAZNAS Deli Serdang.

LITERATURE REVIEW

Zakat Management Institutions in Indonesia

Theologically, the mandate for the management and collection of zakat by formal institutions, bodies, or administrators (*amil*) has been explicitly outlined in the Qur'an, Surah At-Taubah, verse 103: "خُذْ مِنْ أَمْوَٰلِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِم بِهَا وَصَلِّ عَلَيْهِمْ ۖ إِنَّ صَلَوٰتَكَ سَكَنٌ لَّهُمْ ۗ وَٱللَّهُ سَمِيعٌ عَلِيمٌ" which translates to: *"Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing."* This verse serves as the philosophical foundation that zakat ideally should not be distributed merely in a temporary, consumptive charitable manner; rather, it must be collected and managed by an official authority so that its distribution has a structural impact that aligns with *maqashid syariah* (objectives of Islamic law) in alleviating poverty.

This structured and professional management approach is proven to provide a sustainable economic empowerment impact, as discovered in studies regarding the effectiveness of Islamic social finance schemes in enhancing community business capacity (Soemitra et al., 2022). Formally and juridically in Indonesia, this manifestation is regulated through Law Number 23 of 2011 concerning Zakat Management, which establishes the National Zakat Agency (BAZNAS) as a state instrument and the primary coordinator of zakat management in Indonesia to ensure integrated philanthropic governance (Indonesia, 2011). Institutional existence at the regional level focuses on converting local potential into a driving force for the financial welfare of the *ummah* through the optimization of BAZNAS regency-level work programs (Fahira & Irham, 2022). Administratively, the success of this public fund governance requires a robust legal regulatory foundation and formal synergy with local government authorities (Rokan, 2021). This institutional synergy is further supported by adaptive assistance and development strategies for productive zakat management at the provincial level (Asmuni et al., 2021). Optimizing formal Islamic financial instruments, such as corporate sukuk and Islamic banking assets, also significantly contributes to national economic growth, reinforcing the urgency of structurally strengthening Islamic economic institutions (Harahap et al., 2022).

Zakat Institution Marketing

Marketing in the context of non-profit zakat management organizations (*zakat marketing*) operates on a fundamentally different paradigm compared to commercial business entities. This marketing is not aimed at seeking material profit, but is rather oriented towards conducting public education, building institutional reputation, and optimizing the collection of community funds (fundraising). The marketing strategy of zakat institutions focuses heavily on relationship marketing, where the institution continuously strives to build emotional bonds and long-term trust with the *muzakki* (zakat payers).

In the era of information disruption, the transformation toward digital fundraising and social marketing strategies becomes the primary instrument for institutions to expand literacy outreach, instill Islamic philanthropic values (Nasution, 2022), and facilitate payment access for the general public (Efendi, 2025). The optimization of education through the establishment of zakat collection units within local communities, places of worship, and government agencies also serves as a highly effective direct marketing strategy to structurally capture *muzakki* awareness at the grassroots level. Islamic social finance innovations have also proven capable of empowering the community's micro-economy, as demonstrated in studies on micro waqf banks based on women's empowerment (Soemitra et al., 2022). Furthermore, productive zakat is widely considered an effective instrument in sustainably improving the welfare of beneficiary communities (Fadillah & Yafiz, 2022).

Public Awareness

Public awareness is a crucial determinant underlying the compliance of a *muzakki* in fulfilling their zakat obligations. The primary factor shaping this awareness is an individual's level of religiosity, which serves as an internal driver for religious obedience (Sugianto, 2021). Additionally, *muzakki* behavior is profoundly influenced by a comprehensive understanding of systemic zakat management mechanisms (Fitri et al., 2022). In an educational context, this awareness must be continuously nurtured so that *muzakki* comprehend the urgency of zakat for the economic welfare of the *ummah*, as emphasized by (Saleh & Lubis, 2020). Studies regarding the reluctance of *muzakki* in North Padang Lawas Regency also reveal that geographical location, socialization, and trust factors are critical determinants of the public's formal compliance to *amil* institutions (Harahap et al., 2022).

On the other hand, public perception regarding the credibility of zakat management institutions acts as an inseparable determining factor. When the public witnesses a clear alignment between the collected funds and their effective distribution in the field, a positive perception of the management's credibility naturally emerges (Marliyah & Sari, 2022). This trust is further reinforced by the ease of service access that seamlessly facilitates *muzakki* in fulfilling their financial obligations (Saleh & Lubis, 2022). The absolute accountability of institutional reporting is what subsequently stimulates cognitive understanding and profound literacy from within the *muzakki* to comply with paying zakat (Rahma, 2023), which ultimately transforms noble intentions into sustainable compliant behavior over time.

Self-Motivation

Self-motivation is an internal (intrinsic) psychological drive that propels an individual's behavior to achieve specific goals, whether they are rational, social, or spiritual in nature. In the context of *maliyah* (financial) worship, a Muslim's intrinsic motivation is founded on the depth of their religious values, profound social empathy towards the underprivileged, a strong desire to purify their wealth from the rights of others, and eschatological hopes to attain life blessings in this world and the hereafter (Nasution, 2017). This internal motivation, heavily driven by religiosity and social care, serves as the main determinant in a person's financial decision-making process regarding charity (Fitri et al., 2022).

Despite having a high motivation to give charity, sociological phenomena in various regions often indicate that some communities possess a strong urge to distribute their funds directly and face-to-face to the poor (Alivian et al., 2023). This poses a distinct challenge for formal zakat institutions. Therefore, *amil* institutions are required to persuasively educate the public regarding the concept of *zakat muqayyad* (zakat whose specific allocations are bound and managed through an institution) so that the internal motivation and noble intentions of the *muzakki* can be channeled more systematically, measurably, and with a broader impact (Oktavia et al., 2024). The consumptive behavior of Muslim families is also significantly influenced by income as an intervening variable, which affirms the strong interconnection between economic aspects and religiosity in financial decision-making (Sitorus et al., 2022).

Compliance in Paying Zakat Mal

Compliance in paying *zakat mal* is the behavioral manifestation of a *muzakki* accurately calculating their obligations and submitting a portion of their wealth to official institutions according to *fiqh* parameters like *nisab* and *haul*, while simultaneously adhering to state regulations (Indonesia, 2011). The level of compliance is measured not only by the willingness to pay but also by the discipline and sustainability of the *muzakki* in fulfilling their zakat annually, which is heavily influenced by the synergy between the ease of administrative service facilities, institutional promotional aggressiveness, and intrinsic awareness. The availability of payroll deduction systems mandated for agencies or digital banking services (such as payment barcodes) serves as highly vital institutional infrastructure that functions to eliminate bureaucratic barriers, allowing institutions to maintain and consistently enhance public administrative compliance.

Entering the era of technological disruption, the existence and role of Amil Zakat Institutions (LAZ) continue to transform toward a digital philanthropy ecosystem. Through service digitalization and digital marketing innovations, LAZ can now increase transparency, expand educational reach, and make it easier for *muzakki* to pay zakat anytime and anywhere (Alamsyah & Sari, 2023), provided that these management institutions implement the latest accounting information systems for cash receipts and disbursements (Sudiarti et al., 2023). Beyond consumptive aid, funds collected via digital platforms are increasingly oriented toward productive economic empowerment programs, proving that formal institutions function as vital pillars in sustainable poverty alleviation (Listiana et al., 2022). A bibliometric study affirms the urgency of sustainable institutional optimization (Ismail et al., 2022), while macroeconomic studies prove zakat's cointegration with national economic growth (Marliyah, 2019). Sustainable productive zakat models have proven effective (Hafiz & Nasution, 2023), and research at BAZNAS Deli Serdang shows that a *muzakki*'s understanding of zakat as a taxable income deduction can serve as a potent additional incentive for formal institutional compliance (Aulia et al., 2022).

METHOD

The population in this research comprised the entire Muslim community residing within Deli Serdang Regency. Based on official demographic publications from Deli Serdang Regency in Figures 2024 published by the Central Bureau of Statistics (BPS, 2024), the total population of the regency was recorded at 2,450,944 individuals, with approximately 78 percent identifying as Muslim. Consequently, this demographic proportion establishes a total target Muslim population (N) of 1,934,400 individuals. To determine the minimum statistically representative sample size from this large population framework without relying on subjective or ungrounded sub-population assumptions, the Slovin formula was formally implemented with an acceptable margin of error (e) set at 10 percent (0.10). The explicit algebraic equation utilized for the Slovin sampling calculation is mathematically formulated as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Substituting the specific target Muslim population figures into the Slovin mathematical equation yields the exact step-by-step arithmetic computation:

$$n = \frac{1,934,400}{1 + 1,934,400(0.10)^2} = \frac{1,934,400}{1 + 19,344} = \frac{1,934,400}{19,345} = 99.99$$

This calculation produced a minimum statistical sample requirement of 99.99 respondents, which was conventionally rounded up to establish a final target sample size (n) of 100 respondents. Following the precise sample size determination, a non-probability sampling approach utilizing a purposive sampling technique was systematically applied to select the final participants. This technique ensured that all respondents were chosen based on well-defined specific inclusion criteria to guarantee data relevance: identified as Muslim, permanently residing in Deli Serdang Regency, within the productive age bracket of 20 to 60 years old, and earning a stable monthly income that meets or exceeds the mandatory zakat nisab threshold requirement.

RESULTS AND DISCUSSION

Based on the primary data collected through questionnaires, the demographic profile of the participants involved in this study was identified. The composition of respondents was dominated by females at 80 percent, while males accounted for 20 percent. Based on age distribution, the majority of participants were in the age range of 20–30 years, representing 87 percent, while the remaining 13 percent were in the 30–40 years category. Regarding formal education background, most respondents were bachelor’s degree (S1) graduates with a proportion of 69 percent, followed by diploma holders at 15 percent and senior high school graduates at 15 percent. Furthermore, based on occupational classification, the majority of respondents worked as private employees at 44 percent, followed by entrepreneurs or traders at 29 percent, and BUMN/BUMD employees at 15 percent. The respondents’ financial conditions showed that the average monthly net income was dominated by the range of IDR 8–10 million at 79 percent, followed by IDR 10–15 million at 16 percent, and income above IDR 15 million at 5 percent (Primary Data Processed, 2026). This profile confirms that the research sample represents productive-age communities with adequate educational backgrounds and stable economic conditions that meet the requirements for zakat mal obligations.

Validity Test

The validity test was conducted as a mechanism to ensure the accuracy and appropriateness of each statement item contained in the questionnaire instrument. The validity assessment was determined by comparing the calculated R-value (R count) with the table R-value (R table) at a significance level of 5 percent or 0.05 using a two-tailed test with a total of 100 respondents.

Based on the calculation results, the R table value was obtained at 0.195. The summary of the validity test results is presented in the following table:

Table 2. Validity Test

No	Variable	Item	R Count	R Table	Description
1	Zakat Institution Marketing	X1.1	0.782	0.195	Valid
		X1.2	0.764	0.195	Valid
		X1.3	0.714	0.195	Valid
		X1.4	0.674	0.195	Valid
		X1.5	0.690	0.195	Valid
		X1.6	0.616	0.195	Valid
		X1.7	0.759	0.195	Valid
		X1.8	0.736	0.195	Valid
2	Awareness	X2.1	0.716	0.195	Valid
		X2.2	0.764	0.195	Valid
		X2.3	0.702	0.195	Valid
		X2.4	0.690	0.195	Valid
		X2.5	0.693	0.195	Valid
		X2.6	0.707	0.195	Valid
		X2.7	0.588	0.195	Valid
		X2.8	0.555	0.195	Valid
3	Self-Motivation	X3.1	0.812	0.195	Valid
		X3.2	0.808	0.195	Valid
		X3.3	0.892	0.195	Valid
		X3.4	0.799	0.195	Valid
		X3.5	0.694	0.195	Valid
		X3.6	0.792	0.195	Valid
		X3.7	0.820	0.195	Valid
		X3.8	0.646	0.195	Valid
4	Compliance	Y1.1	0.736	0.195	Valid
		Y1.2	0.784	0.195	Valid
		Y1.3	0.738	0.195	Valid
		Y1.4	0.654	0.195	Valid
		Y1.5	0.706	0.195	Valid
		Y1.6	0.656	0.195	Valid

Source: Data Processed by Researchers, 2024

Reliability Test

The reliability test was conducted to measure the level of reliability or consistency of the statement items contained in the questionnaire instrument. This study applied the Cronbach's Alpha technique, which is used to verify the internal consistency level of all measurement scales. A questionnaire instrument is considered reliable when the Cronbach's Alpha value exceeds 0.60. The statistical results of the reliability test are presented in the following table:

Table 3. Reliability Test

No	Variable	Cronbach's Alpha	Standard R	N of Items	Description
1	Zakat Institution Marketing	0.857	0.60	8	Reliable
2	Awareness	0.852	0.60	8	Reliable
3	Self-Motivation	0.907	0.60	8	Reliable
4	Compliance	0.801	0.60	6	Reliable

Source: Data Processed by Researchers, 2024

Based on the table above, it can be concluded that all questionnaire statement instruments are reliable because each variable obtained a Cronbach's Alpha value greater than 0.60. This indicates that all measurement items used in this study have a high level of internal consistency and are suitable for further statistical analysis.

Classical Assumption Test

In the classical assumption test, particularly the normality test, the assessment criteria are determined based on the significance value (Sig.). If the Sig. value is greater than 0.05, the data are considered to be normally distributed. Conversely, if the Sig. value is less than 0.05, the data are considered not to be normally distributed.

Table 4. Normality Test
One-Sample Kolmogorov-Smirnov Test

Parameter	Unstandardized Residual
N	100
Mean	-0.0046598
Std. Deviation	2.77212791
Absolute Difference	0.086
Positive Difference	0.062
Negative Difference	-0.086
Test Statistic	0.086
Asymp. Sig. (2-tailed)	0.067
Monte Carlo Sig. (2-tailed)	0.068

Source: Data Processed by Researchers, 2024

The Asymp. Sig. (2-tailed) value of 0.067 is greater than 0.05. Thus, the regression residuals meet the assumption of normal distribution.

Multicollinearity Test

The multicollinearity test was conducted to determine whether there is a correlation between independent variables in the regression model. The assessment criteria indicate that if the tolerance value is greater than 0.10 and the VIF value is less than 10, the model does not experience multicollinearity problems.

Table 5. Multicollinearity Test

Coefficients[a]

Model	Variable	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3.523	1.522		2.315	0.023		
	Zakat Institution Marketing	0.335	0.080	0.456	4.179	<0.001	0.307	3.259
	Awareness	0.439	0.105	0.576	4.167	<0.001	0.192	5.214
	Self-Motivation	-0.156	0.078	-0.231	-2.011	0.047	0.279	3.590

a. Dependent Variable: Compliance

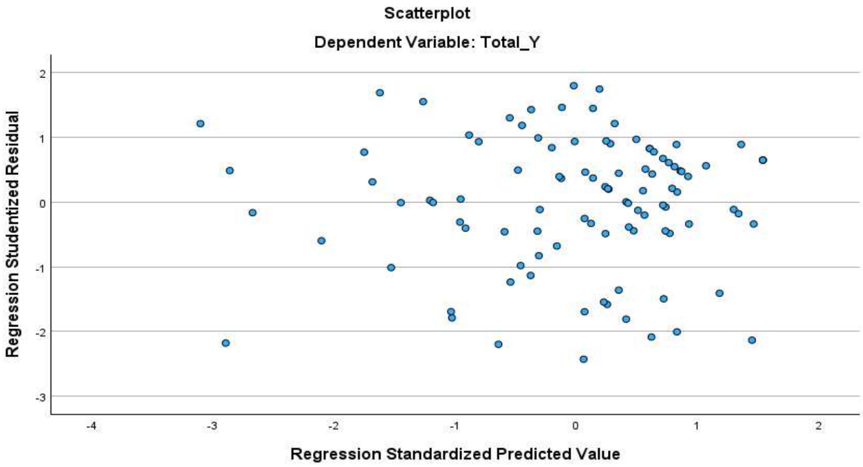
Source: Data Processed by Researchers, 2024

Based on the multicollinearity test results, all independent variables, namely Total_X1, Total_X2, and Total_X3, showed tolerance values exceeding the minimum threshold of 0.10 and VIF values below 10. These results indicate that there were no symptoms of multicollinearity among the independent variables. Therefore, the regression model used in this study successfully met the multicollinearity assumption and was considered appropriate for further statistical analysis.

Heteroscedasticity Test

The heteroscedasticity test aims to examine whether the regression model experiences unequal variance of residuals between one observation and another. A good regression model is a model that does not experience heteroscedasticity, or is commonly referred to as homoscedasticity. The heteroscedasticity test was assessed by observing whether a certain pattern was formed in the scatterplot graph.

Table 6. Heteroscedasticity Test



Source: Data Processed by Researchers, 2024

Based on the scatterplot visualization above, it can be clearly observed that the distribution of data points does not form a specific systematic pattern, such as a wavy pattern, a tendency to widen and then narrow, or clustering in certain areas. Furthermore, the points are randomly distributed and spread widely across the zero value on the Y-axis. Therefore, it can be concluded that there is no indication of heteroscedasticity in the regression model, meaning that the basic assumption of the regression analysis has been ideally fulfilled.

Multiple Linear Regression Test

The multiple linear regression analysis was conducted to examine the extent to which independent variables influence the dependent variable. In this study, the multiple regression calculation process was performed using statistical software, namely SPSS version 32.

Table 7. Multiple Linear Regression Test

Coefficients[a]

Model	Variable	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3.523	1.522		2.315	0.023		
	Zakat Institution Marketing	0.335	0.080	0.456	4.179	<0.001	0.307	3.259
	Awareness	0.439	0.105	0.576	4.167	<0.001	0.192	5.214
	Self-Motivation	-0.156	0.078	-0.231	-2.011	0.047	0.279	3.590

a. Dependent Variable: Compliance

Source: Data Processed by Researchers, 2024

Based on the Unstandardized Coefficients (B) values, the regression equation is obtained as follows:

Y = 3.523 + 0.335X1 + 0.439X2 - 0.156X3

Explanation:

Y = Compliance

X1 = Zakat Institution Marketing
X2 = Awareness
X3 = Self-Motivation

The constant value of 3.523 indicates that when all independent variables are at zero, the compliance value remains at 3.523. The coefficient of Zakat Institution Marketing of 0.335 indicates that every one-unit increase in zakat institution marketing will increase compliance by 0.335, assuming other variables remain constant. The awareness coefficient of 0.439 indicates that every one-unit increase in awareness will increase compliance by 0.439. Meanwhile, the self-motivation coefficient of -0.156 shows that every one-unit increase in self-motivation will decrease compliance by 0.156.

T-Test (Partial Test)

The t-test was conducted to evaluate the contribution of each independent variable partially toward the dependent variable by examining the significance level of each regression coefficient. This test aims to determine whether each independent variable has a significant effect or not. The decision-making criteria for the partial test state that if the p-value is greater than 0.05, then H0 is accepted, while if the p-value is less than 0.05, then H1 is accepted.

Table 8. T-Test (Partial Test)

Coefficients[a]

Model	Variable	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1	(Constant)	3.523	1.522	–	2.315	0.023
	Zakat Institution Marketing	0.335	0.080	0.456	4.179	<0.001
	Awareness	0.439	0.105	0.576	4.167	<0.001
	Self-Motivation	-0.156	0.078	-0.231	-2.011	0.047

a. Dependent Variable: Compliance

Source: Data Processed by Researchers, 2024

Based on the t-test results presented in the table, it can be seen that each independent variable obtained a significance value below the threshold of 0.05. The Zakat Institution Marketing variable (X1) obtained a B coefficient value of 0.335 with a significance level of less than 0.001. This finding confirms that Zakat Institution Marketing has a positive and significant effect on Compliance. In other words, the more optimal the implementation of zakat institution marketing strategies, the higher the level of compliance will be. Furthermore, the Awareness variable (X2) obtained a B coefficient value of 0.439 with a significance level below 0.001. This result indicates that Awareness has a positive and significant relationship with Compliance, meaning that higher awareness will strengthen the level of compliance.

The Self-Motivation variable (X3) shows a negative direction of influence but remains statistically significant, with a B coefficient value of -0.156 and a significance value of 0.047, which is below 0.05. This result confirms that an increase in self-motivation, based on the measurement indicators used in this study, actually leads to a decrease in compliance. Overall, the t-test results prove that Zakat Institution Marketing and Awareness have a positive and significant influence on Compliance, while Self-Motivation has a negative and significant influence on Compliance.

F-Test (Simultaneous Test)

The F-test (simultaneous test) is conducted to determine the collective influence of independent variables on the dependent variable. The decision-making criteria state that if the calculated F-value is greater than the F-table value or the significance value is less than 0.05, then H0 is rejected and Ha is accepted. Conversely, if the calculated F-value is smaller than the F-table value or the significance value is greater than 0.05, then Ha is rejected and H0 is accepted.

Table 9. F-Test (Simultaneous Test)
ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1389.642	3	463.214	59.047	<0.001[b]
Residual	753.108	96	7.845		
Total	2142.750	99			

a. Dependent Variable: Compliance
b. Predictors: (Constant), Self-Motivation, Zakat Institution Marketing, Awareness
Source: Data Processed by Researchers, 2024

Based on the simultaneous F-test results, the calculated F-value reached 59.047, which is higher than the F-table value of 2.70, accompanied by a significance level of less than 0.001, which is below the 0.05 threshold. This finding indicates that the null hypothesis (H0) is rejected, while the alternative hypothesis (Ha) is accepted. Therefore, it can be concluded that the combination of Zakat Institution Marketing, Awareness, and Self-Motivation simultaneously has a significant effect on Compliance.

Coefficient of Determination Test (R^2)

Table 10. Coefficient of Determination Test (R^2)
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.805[a]	0.649	0.638	2.80087

a. Predictors: (Constant), Total_X3, Total_X1, Total_X2
b. Dependent Variable: Total_Y
Source: Data Processed by Researchers, 2024

The Adjusted R Square value of 0.638 indicates that 63.8 percent of the variation in the Compliance variable can be explained by Zakat Institution Marketing, Awareness, and Self-Motivation variables. In other words, the regression model applied in this study has strong explanatory capability in describing changes in the dependent variable, while the remaining 36.2 percent is influenced by other factors outside the variables analyzed. The Adjusted R Square value also indicates that the regression model has been adjusted according to the number of predictor variables and sample size, thereby providing a more accurate estimation of the model's suitability and predictive ability.

DISCUSSION

The Influence of Zakat Institution Marketing on Compliance in Paying Zakat Mal

Based on the research findings obtained from the field, it was found that the regression coefficient value of the zakat institution marketing variable (X1) reached 0.335 or equivalent to 33.5 percent. This quantitative finding clearly reflects that zakat institution marketing strategies have a positive and significant relationship with the level of community compliance in paying zakat mal. This condition explicitly indicates that every one-unit increase in the effectiveness of zakat institution marketing will directly increase zakat mal payment compliance by 33.5 percent. The coefficient value confirms that marketing strategies play a crucial role in improving community obedience. This reality can be explained through field phenomena, where BAZNAS Deli Serdang Regency has massively and systematically implemented public education through its social media channels on an ongoing basis (Nasution, 2022).

Furthermore, the establishment of Zakat Collection Units in 1,574 mosques and prayer rooms, along with direct socialization strategies across 22 sub-districts in the region, has successfully reduced geographical barriers while strengthening muzakki trust toward official zakat institutions. These concrete field observations are highly consistent with the academic perspective of Harahap (2021), who emphasized that professional zakat fund management, including the optimization of mosque governance, represents an essential step. Effective management does not only contribute to increasing administrative compliance among communities but also directly supports the success of productive economic empowerment programs in the region. A structured marketing strategy that reaches grassroots communities has proven effective in improving accessibility, as emphasized by Efendi (2025), who highlighted the importance of expanding service points to increase local muzakki participation.

The Influence of Public Awareness on Compliance in Paying Zakat Mal

Referring to the statistical research results, the regression coefficient value of the public awareness variable (X2) reached 0.439 or equivalent to 43.9 percent. This value represents the highest level of influence compared with other independent variables in the research model. This quantitative achievement convincingly confirms that public awareness has a positive and significant impact on compliance in paying zakat mal. The finding indicates that every one-unit increase in public awareness will directly increase compliance by 43.9 percent. The magnitude of this coefficient strongly confirms that public awareness plays the most dominant role in strengthening zakat obedience among society, as recorded by Arrosyid and Priyojadmiko (2022). This objective field evidence demonstrates the empirical validity of the social research model.

This empirical reality can be further explained through field observations, where communities directly witness tangible evidence of institutional accountability. BAZNAS Deli Serdang successfully reduced extreme poverty levels to zero by utilizing social assistance data from deciles 1 to 5 provided by the Ministry of Social Affairs. The high level of transparency in distributing funds accurately and appropriately has become a key factor in building public cognitive awareness. These findings are highly consistent with previous studies conducted by Muhammad Saleh and Suaib Lubis (2022) as well as Fitri, Sudiarti, and Jannah (2022). Their studies stated that the level of public awareness and religious literacy significantly influences administrative compliance behavior. Communities that have strong confidence in the credibility of institutional fund distribution tend to demonstrate higher and more consistent compliance in fulfilling their financial obligations.

The Influence of Self-Motivation on Compliance in Paying Zakat Mal

Based on the subsequent research findings, the regression coefficient of the self-motivation variable (X3) was found to be -0.156 or mathematically equivalent to -15.6 percent. This statistical finding clearly indicates that self-motivation has a negative but significant influence on formal compliance in paying zakat mal through official institutions. This contradictory condition shows that every one-unit increase in self-motivation will directly result in a 15.6 percent decrease in administrative compliance for depositing zakat through official institutions. The negative coefficient value reveals a unique sociological reality occurring in the research area. The strong spiritual motivation of local communities creates an interesting phenomenon that has also been critically discussed in previous literature (Alivian et al., 2023).

This condition is primarily caused by the strong spiritual encouragement among Deli Serdang residents to immediately help disadvantaged community members. This charitable desire eventually creates a cultural tendency to distribute zakat personally and directly to poor individuals within their surroundings rather than through BAZNAS procedures. The community-based social culture that emphasizes direct physical interaction causes high internal motivation to become inversely related to administrative compliance with official institutions. This phenomenon is consistent with the findings of Oktavia et al. (2024), which argued that although communities may possess very high religious motivation, such conditions do not always correspond with obedience in distributing charitable funds through zakat institutions.

The Influence of Zakat Institution Marketing, Public Awareness, and Self-Motivation on Compliance in Paying Zakat Mal

As the final stage, the coefficient of determination test collectively produced an Adjusted R Square value of 0.638. This relatively high statistical value indicates that approximately 68.5 percent of the variation in community compliance with paying zakat mal can be accurately explained by the combination of three factors, namely zakat institution marketing, public awareness, and self-motivation. Meanwhile, the remaining 31.5 percent is influenced by other external factors outside the scope of this research model. These factors may include individual income levels, institutional service quality, and the completeness of digitalization systems, as also supported by the analysis of Nasution (2017).

Based on these findings, this multidimensional study demonstrates that the research model has strong explanatory capability in describing various changes in muzakki compliance behavior. Previous research by Marliyah and Sari (2022) confirmed that public awareness stimulated through continuous transparency in fund distribution provides a significant contribution to zakat compliance. Furthermore, Sudiarti, Lubis, and Gumelar (2023) found that broader public understanding and clear institutional information mechanisms have important relationships and implications for increasing zakat fund collection. Therefore, the overall findings of recent academic studies reinforce the relevance and urgency of effective information governance in improving community participation and zakat collection performance.

CONCLUSION AND SUGGESTIONS

Conclusion

This study concludes that zakat institution marketing, public awareness, and self-motivation have significant influences on zakat mal payment compliance at BAZNAS Deli Serdang Regency, both partially and simultaneously. Zakat institution marketing and public awareness contribute positively to improving compliance, with public awareness emerging as the most influential factor. Meanwhile, self-motivation shows a negative influence, which is caused by local cultural practices where some communities prefer to distribute zakat directly to mustahik through personal interaction rather than through official institutions. This finding indicates that institutional compliance in zakat payment is not only influenced by formal education and institutional strategies but is also strongly connected with local social and cultural patterns in zakat distribution behavior.

The findings highlight that strengthening zakat compliance requires a balanced approach between institutional management and community understanding. BAZNAS Deli Serdang Regency needs to maintain public trust through transparent reporting, consistent information dissemination, and evidence of the real impact of zakat distribution programs. Furthermore, the existence of direct zakat distribution traditions among communities shows the importance of developing strategies that accommodate religious motivation while encouraging administrative compliance through official zakat institutions.

Suggestions

Based on the findings of this study, BAZNAS Deli Serdang Regency is encouraged to continuously improve marketing strategies and strengthen public communication through digital platforms, socialization programs, and community-based services. The institution should prioritize transparent reporting mechanisms and regularly communicate the social and economic impacts of zakat distribution to maintain and increase public awareness. In addition, to overcome the cultural tendency of direct zakat distribution, BAZNAS can develop persuasive educational programs and introduce innovative services such as zakat muqayyad or specifically allocated zakat programs based on muzakki preferences.

For future researchers, it is recommended to expand the scope of research by incorporating additional variables that may influence zakat payment compliance. Further studies can examine other factors such as digital service accessibility, amil service quality, religious literacy, trust in zakat institutions, income level, and technological innovation in zakat management. Expanding these aspects will provide deeper understanding and strengthen the development of zakat governance and Islamic philanthropy studies in the future.

IMPLICATIONS

This research implies that improving zakat mal payment compliance requires an integrated strategy involving institutional marketing, public awareness development, and understanding of community motivation. The findings demonstrate that increasing transparency, strengthening communication, and improving institutional services can build greater public trust and encourage communities to channel zakat through official organizations. Furthermore, understanding local cultural factors is important because strong personal motivation in helping others does not always lead to institutional compliance. Therefore, zakat institutions need to design approaches that connect community values with formal zakat management systems.

LIMITATIONS

This study has several limitations that should be considered. The research focuses only on the influence of zakat institution marketing, public awareness, and self-motivation on zakat mal payment compliance, while other potential factors may also contribute to community behavior. In addition, the study was conducted within the geographical scope of Deli Serdang Regency, so the findings may not fully represent zakat compliance patterns in other regions with different social and cultural characteristics. Future research is expected to expand the research area, increase the diversity of respondents, and include additional variables to obtain a more comprehensive understanding of factors affecting zakat mal payment compliance.

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