EXPLORING ZAKAT COMPLIANCE: A COMPARATIVE ANALYSIS OF NADLATUL ULAMA AND MUHAMMADIYAH

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Abstract

In Indonesia, the development of zakat continues to evolve dynamically over time. As part of civil society, LAZISMU and NU Care LAZISNU actively participate in expressing Islamic philanthropy. This study aims to identify factors influencing zakat decisions by comparing the citizens of Nahdlatul Ulama and Muhammadiyah. The sample used was 220 respondents. This research uses multiple linear regression analysis with SPSS version 29. Based on partial test results, it is found that digital literacy, institutional image, and behavioural control significantly influence zakat payment decisions among the citizens of Nahdlatul Ulama and Muhammadiyah. Meanwhile, innovation, digital literacy, and religiosity do not have significant effects. Simultaneous test results indicate that innovation, digital literacy, altruism, institutional image, behavioural control, and religiosity collectively influence zakat decisions among the citizens of Nahdlatul Ulama and Muhammadiyah.

Keywords: *Decision to Pay Zakat, Digital Literacy, Muhammadiyah, Nahdlatul Ulama. Religiosity*

INTRODUCTION

The development of zakat in Indonesia has experienced dynamic changes over time, both in terms of institutional frameworks, regulations, collection, and distribution (Mardalis et al., 2023). Zakat, infaq, and sadaqah play crucial and strategic roles in advancing the community's economy and can provide solutions to reduce economic issues (A. Setiawan & Setyorini, 2022). Zakat, as a form of generosity within Islamic philanthropy, embodies the spirit of social worship in the form of solidarity among humans, improving the socio-economic value of society.(Subhan ZA & Rijal, 2021).

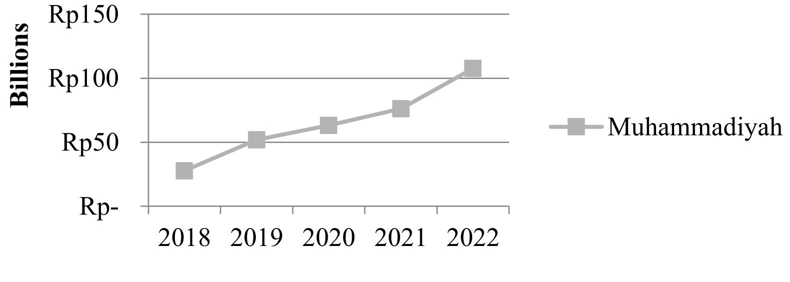
The development of zakat is closely related to technology. In zakat management, innovations are required, such as fintech innovations that enable online zakat payments without compromising the legal requirements of zakat. This phenomenon is called technological disruption (Munir & Mais, 2023). A modern innovation in philanthropy has emerged using zakat payment methods through *Quick Response Code Indonesian Standard* (QRIS), *Mobile Banking*, *E-Commerce*, and other online platforms (Hermawan & Wiwit Hariyanto, 2022). Digital zakat provides a modern solution for *muzakki* (zakat payers) who no longer need to visit institutions in person to make payments (Hayati et al., 2023).

Previous studies on digital innovation include research by Tartila (2022), which shows that Lazismu Pamekasan has implemented fintech-based zakat payment innovations using QRIS. Other studies, such as the one by Febriyanti et al., (2024), examine the impact of digital literacy on zakat payment decisions. These studies show that the more proficient a *muzakKI is with technology, the more likely they* are to choose to pay zakat online. Alfira Oktaviani et al., (2022), found that altruism influences the decision of muzakki to pay professional zakat through zakat institutions. Additionally, previous research has also examined religiosity’s influence on the decision to pay zakat, conducted by Erwan Aristyanto & Agus Sarwo Edi (2022), resulting in religiosity influencing people’s decision to pay zakat through digital platforms.

Furthermore, research examining behavioural control, including a study by Arrosyid & Priyojadmiko (2022), shows that behavioural control influences Muzakki's decision to pay Zakat. Similarly, research on institutional image conducted by Kristiyono (2021) Found that the institutional image does not affect *muzakki’s* decision to pay zakat, so the institutional image cannot be an additional reference for *muzakki* in distributing thei zakat.

Among the leading Islamic organisations are Nahdlatul Ulama (NU) and Muhammadiyah (Murtiningrum & Kuntadi, 2022). LAZISMU and NU Care LAZISNU, as part of civil society, also participate in expressing Islamic philanthropy (Sanusi, 2023). LAZISMU is a philanthropic institution established by PP. Muhammadiyah in 2002. The establishment of LAZISMU is motivated by two factors: the widespread poverty in Indonesia and the still low human development index. Second, the belief in the role of zakat in promoting social justice, eliminating poverty, and promoting human development (Murtiningrum & Kuntadi, 2022).

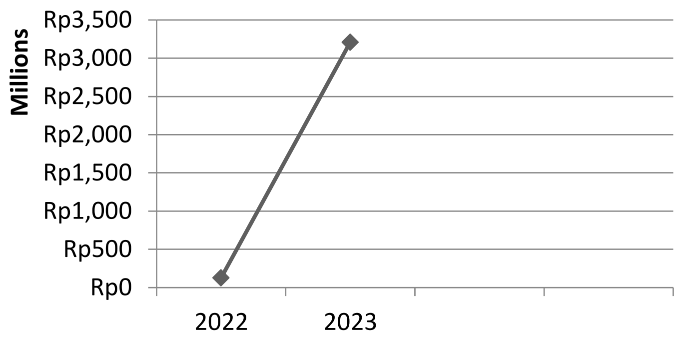
Graph 1. Data Collection of Muhammadiyah Zakat Funds (in billion rupiah)



Source: Muhammadiyah Annual Report 2018 - 2022

LAZISMU Wilayah DKI Jakarta is an institution that collects and manages zakat funds in the DKI Jakarta region. Below are the details of the zakat funds received by LAZISMU DKI Jakarta in the last years:

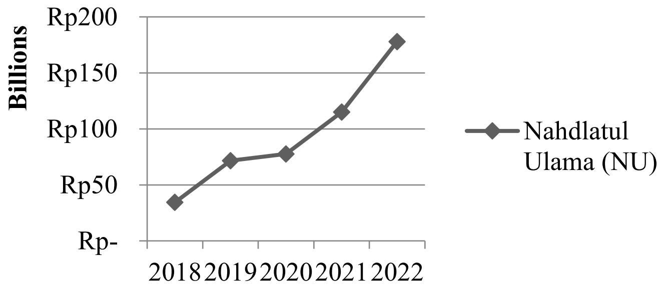
Graph 2. Data Collection of LAZISMU DKI Jakarta Zakat Funds (in billion rupiah)



Source: Primary Data (2022-2023)

In addition to LAZISMU, another zakat institution called NU Care LAZISNU was established by Nahdlatul Ulama (NU). LAZISNU is crucial in empowering the entrepreneurial community by distributing productive zakat funds to support them. The zakat fund distribution process includes planning, collection, action, and coordination of zakat funds to facilitate zakat, infaq, and sadaqah to maximise the benefits received (Rizal & Mukaromah, 2022).

Graph 3. Data Collection of Nahdlaltul Ulama (NU) Zakat Funds (in billion rupiah)



Source: Nadhlatul Ulama Annual Report 2018 – 2022

Therefore, the proper and optimal management of zakat funds is expected to positively impact the economic development of the community and the country. Through appropriate utilisation, zakat can contribute to the development of business sectors that support the economic movement of the community (Sugita et al., 2020). The mismatch between zakat collection and its potential can be attributed to various factors, including the lack of innovation from zakat institutions, low levels of digital literacy, and lack of public trust. These factors then lead to a lack of interest from the public in channelling their zakat, both through zakat institutions and individually.

Several steps can be taken to optimise zakat collection, such as ensuring fair distribution of national income, initiating innovation and collaborative efforts, and building partnerships between nonprofit and government zakat institutions. (Mardalis et al., 2023). Therefore, the researchers are interested in examining the factors influencing individuals to pay zakat. The focus of this research is on two zakat institutions owned by the two most prominent Islamic organisations in Indonesia, namely the zakat institution owned by Muhammadiyah (LAZISMU) and the zakat institution owned by Nahdlatul Ulama (NU Care LAZISNU).

LITERATURE REVIEW

Zakat Decision Theory

Zakat means giving a certain amount of wealth to those eligible to receive it (*mustahik*) according to the conditions specified in Islamic law (Wibisono, 2015). Zakat, as a religious activity, has a spiritual role for Muslims, as they believe that their wealth belongs to Allah SWT and they are only managers acting on behalf of the valid owner (Ghaouri et al., 2023).

Decision-making is a legal situation used to solve problems by selecting one alternative from several available alternatives (Rizalul, Akbar;Nugrahini, 2021)**.** The decision of a *muzakki* to pay zakat based on research (Lailatul et al., 2023) Has four indicators: stability towards a product, habits in transactions, recommending to others, and comfort in making repeated transactions.

Theory of Planned Behavior

According to Ajzen (1991), intention is a factor that influences a person's behaviour in acting. The Theory of Planned Behavior explains that individuals tend to act according to their perceptions through specific behaviour. The main rule in the Theory of Planned Behavior is that the stronger a person's intention to carry out a behaviour, the higher the likelihood of that behaviour being realized (Junianto et al., 2020). Intention or attention in the Theory of Planned Behavior is influenced by three main factors: attitude, subjective norm, and behavioural control. Thus, giving intention is a person's tendency towards an object that will drive that person's behaviour to make decisions about giving (Junianto et al., 2020). This is undoubtedly because the individual has sought information, considered giving, and strongly desires to whom to give.

Innovation

Innovation can be defined as a way or process used to create ideas or practices that are considered new and different from others, which can provide added value to users and compete with other companies (Sunarto, 2020). Digital innovation can be defined as all forms of renewal done by creating and improving business processes by utilising technology and digital data to enhance business revenue and create a digital culture (Walo et al., 2021).

Currently, almost all Zakat Management Organizations or Organisasi Pengelola Zakat (OPZ) are driven to continuously carry out digital innovation in socialisation and fundraising activities to optimise zakat collection (Rohim, 2019). Innovation in zakat management, especially in its collection aspect, is adjusted to the conditions of the community or the segmentation of *muzakki*. This adjustment process involves the development of digital information systems (Rahman, 2021). Therefore, digital zakat collection innovation has become one of the solutions that can help Muzakki fulfil their zakat obligations. Based on the research by Mauludin & Herianingrum (2022)There are three indicators to measure the variable of digital zakat innovation: the utilisation of digital zakat innovation for fundraising, financial technology as an innovation that influences zakat activities, and digital zakat having good efficiency.

Digital Literacy

Akmal (2019) explained that digital literacy is the essential technical ability to operate computers and the internet and understand and think critically to evaluate digital media. Digital literacy is a form of awareness, attitude, and individual ability to access, identify, manage, and synthesise digital resources, build new knowledge, create media expressions, and communicate with others in specific life situations (Rizalul, Akbar;Nugrahini, 2021).

Digital literacy is closely related to using digital media, such as the Internet. Lately, Internet use has become a primary necessity for obtaining rapid information (Akmal, 2019). In this modern era, the ability of digital literacy is crucial for everyone as internet users, both in terms of the ability to use technology devices, time management when using the internet, searching for valid information and data sources, good ethics in using social media, and the ability to protect personal digital security (Ririen & Daryanes, 2022). According to Rusydiyah et al., (2020) there are four indicators of digital literacy: basic competence in technology, information and communication, information literacy, and computational thinking.

Altruism

Auguste Comte, the first to propose the theory of altruism, states that altruism is an attitude of providing assistance that benefits others. Altruistic behaviour is characterised by actions undertaken solely for the benefit of the person being (Murisal & Sisrazeni, 2022). Comte stated that everyone has a moral responsibility to help, assist, and serve others (Murisal & Sisrazeni, 2022). Individuals can be considered altruistic if they have an urge to help others.

Meanwhile, in Islam, altruism is defined as a person's attitude of prioritising the needs of others above their own needs. Therefore, the teaching of altruism in Islam directly aims to secure the inner circle, which is the individual, and the outer circle, which is the community's life, at the same time (Sapa & Kara, 2020). Therefore, altruism should indeed be possessed by everyone in the world (Setiaji et al., 2014)Humans are inherently social beings who possess a natural inclination to provide assistance and exhibit care for others. Therefore, this inclination to help motivates and fosters an interest in giving zakat. Altruism is considered to be able to moderate society in the practice of paying zakat (Afandi et al., 2022). According to Murisal & Sisrazeni (2022) in their book "Integrative Social Psychology" altruism has three indicators: empathy, the desire to give, and voluntary giving.

Institutional Image

The perception of an institution, or its image, is considered a valuable intangible asset that reflects the community's view of that institution. As such, the reputation of an institution is determined by the institution itself (Cendekia Sandyakala, 2020). According to Hendropuspito, an institution is another form of organisation with a well-organized and orderly structure of roles, action models, and relationships that bind together to fulfil fundamental social needs (Haki, 2020). In a study by Fikriyah & Ritonga (2024) Indicators of institutional image include reputation, physical image, and public relations.

Behavioural Control

Citin Ajzen (2006) stated that behavioural control could significantly influence an individual's interest based on the premise that exercising behavioural control positively impacts motivation (Sari & Anam, 2021). According to Nuryana (2016), behavioural control refers to an individual's perception of their ability to exhibit a specific behaviour. Thus, behavioural control can indicate the extent to which a person can or cannot perform a particular behaviour within their control.

Furthermore, behavioural control is influenced by various beliefs regarding the factors that can either facilitate or hinder the execution of the intended behaviour (Nuryana, 2016). Therefore, the more resources and opportunities a person possesses, along with fewer anticipated obstacles, the greater the perceived control they have over a given behaviour (Mangoting & Wanarta, 2014). In the study conducted by Bulutoding et al., (2019), five indicators of behavioural control were identified: the availability of zakat funds, the accountability of zakat institutions, MUI fatwas, zakat regulations, and online zakat systems.

Religiosity

Religiosity is a complex integration of religious beliefs, feelings, and actions within an individual, as religion encompasses all functions of the human soul and body (R. Masrifah & Rahman, 2022). In Islam, religiosity is intricately linked to demonstrating intention, attitude, and moral obligation to pay zakat. It consistently signifies that religiosity represents a comprehensive unit of elements that qualify an individual as truly religious rather than merely claiming to adhere to a religion (R. Masrifah & Rahman, 2022). According to Kristiyono (2021) In research, five dimensions of religiosity have been identified: the dimension of belief, the dimension of religious practice, the dimension of experience, the dimension of religious knowledge, and the dimension of implementation.

RESEARCH METHODS

The research methodology used in this study is quantitative, utilising primary data collected through questionnaires and secondary data from relevant books, articles, and journals. The population for this study consists of residents affiliated with Nahdlatul Ulama (NU) and Muhammadiyah domiciled in DKI Jakarta who have previously paid zakat to LAZISMU, NU Care LAZISNU, or BAZNAS.

The sampling technique used in this research is the purposive sampling method using the Lemeshow formula, resulting in 220 samples, with 110 samples from Nahdlatul Ulama (NU) and 110 from Muhammadiyah. The research method involves distributing questionnaires to Nahdlatul Ulama (NU) and Muhammadiyah respondents. The analysis method used is multiple linear regression analysis using SPSS.

RESULTS AND DISCUSSION

Validity Test

A validity test is used to measure the accuracy of an assessment based on its measurement function. A measuring instrument is considered valid if it produces results that align with the intended purpose of the measurement or what is expected.

Table 1. Validity Test
N = 110, r-table = 0,1562

Variable	Statement Item	Muhammadiyah		Nahdlatul Ulama (NU)	
		R-Count	Note	R-Count	Note
Innovation	X1.1	0,843636	Valid	0,789785	Valid
	X1.2	0,868705	Valid	0,844519	Valid
	X1.3	0,891437	Valid	0,883081	Valid

	X1.4	0,874085	Valid	0,787122	Valid
	X1.5	0,872447	Valid	0,789418	Valid
Digital Literacy	X2.1	0,818335	Valid	0,804293	Valid
	X2.2	0,854732	Valid	0,817416	Valid
	X2.3	0,876147	Valid	0,848534	Valid
Altruism	X3.1	0,773499	Valid	0,757708	Valid
	X3.2	0,771275	Valid	0,870216	Valid
	X3.3	0,817232	Valid	0,833524	Valid
	X3.4	0,783382	Valid	0,751962	Valid
Institutional Image	X4.1	0,802813	Valid	0,827728	Valid
	X4.2	0,755691	Valid	0,887858	Valid
	X4.3	0,757197	Valid	0,774138	Valid
	X4.4	0,86402	Valid	0,893339	Valid
Behavioural Control	X5.1	0,744256	Valid	0,690007	Valid
	X5.2	0,675062	Valid	0,760878	Valid
	X5.3	0,685872	Valid	0,670965	Valid
	X5.4	0,695041	Valid	0,674696	Valid
Religiosity	X6.1	0,768647	Valid	0,737205	Valid
	X6.2	0,735776	Valid	0,67957	Valid
	X6.3	0,800685	Valid	0,854168	Valid
	X6.4	0,832075	Valid	0,760862	Valid
	X6.5	0,728786	Valid	0,739593	Valid
	X6.6	0,776739	Valid	0,726148	Valid
	X6.7	0,684829	Valid	0,723308	Valid
Decision	Y.1	0,688624	Valid	0,722569	Valid
	Y.2	0,903599	Valid	0,839084	Valid
	Y.3	0,858264	Valid	0,880953	Valid
	Y.4	0,927066	Valid	0,852755	Valid

Source: Data processed with Microsoft Excel

Based on Table 1, the calculated r-count for each indicator is higher than the r-table. The study involved 110 respondents from Muhammadiyah and 110 from Nahdlatul Ulama (NU), each with an alpha value of 0.05. The resulting *Cronbach's Alpha* value is 0,1562. This indicates that the indicators for innovation, digital literacy, altruism, institutional image, behavioural control, and religiosity related to zakat decisions are valid as measurement tools in this study, allowing the research to proceed.

When comparing the validity test results, it is evident that Muhammadiyah had more instances where the calculated r-count exceeded the r-table. Out of 31 questionnaire items for all variables, Muhammadiyah had 19 items with greater values, while Nahdlatul Ulama (NU) had only 12 items with greater values.

Reliability Test

Reliability refers to the consistency of an instrument in measuring a variable over time. An instrument is considered reliable if the respondent's answers to questions or statements remain consistent and do not change. A variable is deemed reliable or consistent in its measurement if it has a *Cronbach Alpha* > 0.60 (Dewi et al., 2022)

Table 2. Reliability Test

Variable	Muhammadiyah		Nahdlatul Ulama (NU)	
	Cronbach's Alpha	Note	Cronbach's Alpha	Note
X1	0,918331478	Reliable	0,869813197	Reliable
X2	0,805352887	Reliable	0,756298932	Reliable
X3	0,792751109	Reliable	0,810986769	Reliable
X4	0,805214853	Reliable	0,86470541	Reliable
X5	0,738151828	Reliable	0,616091954	Reliable
X6	0,873787734	Reliable	0,857685481	Reliable
Y	0,868126109	Reliable	0,838821848	Reliable

Source: Data processed with Microsoft Excel

Based on Table 2, the *Cronbach's Alpha* for each variable > 0.60, both of Muhammadiyah and Nahdlatul Ulama (NU). This indicates that all the variables used in the study are reliable.

When comparing the reliability test results, it is evident that Muhammdiyah shows dominance with more *Cronbach's Alpha* > 0.60. Among the seven variables tested, Muhammadiyah has five variables (X1, X2, X5, X6, Y) with higher values than Nahdlatul Ulama (NU). Meanwhile, Nahdlatul Ulama (NU) has two variables (X3 and X4) with higher values than Muhammadiyah.

Classic Assumption Test

a. Normality Test

The normality test is used to determine whether the dependent and independent variable data are normally distributed or not. The data in the study can be considered normal if the significance values are> 0,05. The following is the table of normality test results:

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test

	Unstandarized Residual	
	Muhammadiyah	Nahdlatul Ulama (NU)
N	110	110
Asymp. Sig. (2-tailed)c	.200d	0,088

Source: Data processed with SPSS

Based on Table 3, the significance value for Muhammadiyah is 0.2 > 0.05, and the significance value for Nahdlatul Ulama (NU) is 0.088 > 0.05. Thus, it can be concluded that the variables of innovation, digital literacy, altruism, institutional image, behavioural control, and religiosity are normally distributed.

When comparing the normality test results, it is evident that Muhammadiyah dominates with a higher significance value of 0.2, while Nahdlatul Ulama (NU) only achieved a significance value of 0.08.

b. Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation among the variables used in this study. The data in this research can be considered free from multicollinearity symptoms if the tolerance value > 0.10 and the VIF < 10.00. The following is the table of multicollinearity test results :

Table 4. Multicollinearity test

Model	Muhammadiyah		Nahdlatul Ulama (NU)	
	Tolerance	VIF	Tolerance	VIF
INNOVATION X1	0,78	1,283	0,384	2,606
DIGITAL LITERACY X2	0,696	1,437	0,653	1,532
ALTRUISM X3	0,699	1,431	0,53	1,888
INSTITUTIONAL IMAGE X4	0,753	1,328	0,422	2,371
BEHAVIORAL CONTROL X5	0,731	1,368	0,668	1,497
RELIGIOSITY X6	0,699	1,43	0,585	1,709

Source: Data processed with SPSS

Based on Table 4, all independent variables for both Muhammadiyah and Nahdlatul Ulama (NU) do not show any signs of multicollinearity; therefore, the variables of innovation, digital literacy, altruism, institutional image, behavioural control, and religiosity in both Muhammadiyah and Nahdlatul Ulama (NU) do not exhibit multicollinearity, as indicated by tolerance values > 0.10 and VIF values < 10.00.

When comparing the results of the multicollinearity test, it can be observed that Muhammadiyah predominates with tolerance values > 0.10 for all variables. Meanwhile, Nahdlatul Ulama (NU) shows dominance with VIF values < 10.00 for all variables.

c. Heteroskedasticity Test

The heteroskedasticity test in this study was conducted using the Glejser test. It is determined that if the significance value between the independent variables and the absolute residual > 0.05, it can be concluded that heteroskedasticity does not occur in the regression model. Below is the table of results from the heteroskedasticity test :

Table 5. Heteroskedasticity Test

Variable	Muhammadiyah	Nahdlatul Ulama (NU)
	Tolerance	Tolerance
INNOVATION X1	0,78	0,384
DIGITAL LITERACY X2	0,696	0,653
ALTRUISM X3	0,699	0,53
INSTITUTIONAL IMAGE X4	0,753	0,422
BEHAVIORAL CONTROL X5	0,731	0,668
RELIGIOSITY X6	0,699	0,585

Source: Data processed with SPSS

Based on Table 5, the significance values differ between Muhammadiyah and Nahdlatul Ulama (NU). For Muhammadiyah, the significance values are as follows: the innovation variable is 0.780 > 0.05, digital literacy is 0.696 > 0.05, altruism is 0.699 > 0.05, institutional image is 0.753 > 0.05, behavioural control is 0.731 > 0.05, and religiosity is 0.699 > 0.05.

Similarly, for Nahdlatul Ulama (NU), the significance values are: the innovation variable is 0.384 > 0.05, digital literacy is 0.653 > 0.05, altruism is 0.530 > 0.05, institutional image is 0.422 > 0.05, behavioural control is 0.668 > 0.05, religiosity is 0.585 > 0.05. thus, it can be concluded that all the variables in this study are free from heteroskedasticity.

Hypothesis Testing

a. Simultaneous Test (F Test)

The F test determines whether innovation, digital literacy, altruism, institutional image, behavioural control, and religiosity collectively have a positive and significant effect on the Zakat decision variable. This is done by comparing the calculated F value with the F table value. If the calculated F value is more significant than the F table value, it indicates that the independent variables (X) collectively significantly impact the dependent variable (Y). The following table presents the results of the F test:

Table 6. F Test

Model		Muhammadiyah				Nahdlatul Ulama			
		df	Mean Square	F	Sig.	df	Mean Square	F	Sig.
1	Regression	6	20,915	13,424	<,001[b]	6	30,093	15,765	<,001[b]
	Residual	103	1,558			103	1,909		
	Total	109				109			

Source: Data processed with SPSS

Based on Table 6, the significance value for Muhammadiyah and Nahdlatul Ulama (NU) is 0.001 < 0.05. Therefore, the hypothesis testing indicates that H0 is rejected and H1 is accepted. It can be concluded that the variables of innovation (X1), digital literacy (X2), altruism (X3), institutional image (X4), behavioural control (X5), and religiosity (X6) collectively or simultaneously have a significant influence on the decision to pay zakat (Y).

b. Partial Test (t-Test)

The t-test is used to determine whether the regression model's independent variable (X) has a significant partial effect on the dependent variable (Y). A significance level of 0.05 is used, where if the significance value is less than 0.05, it indicates a significant influence, and H0 is rejected. The following is the table of t-test results:

Table 7. t-Test

Model		Muhammdiyah		Nahdlatul Ulama (NU)	
		t	Sig.	t	Sig.
1	(Constant)	1,422	0,158	0,439	0,662
	INNOVATION X1	0,562	0,575	1,059	0,292
	DIGITAL LITERACY X2	2,345	0,021	1,989	0,049
	ALTRUISM X3	-0,192	0,848	-0,759	0,45
	INSTITUTIONAL IMAGE X4	4,169	0	2,662	0,009
	BEHAVIORAL CONTROL X5	2,575	0,011	2,566	0,012
	RELIGIOSITY X6	1,08	0,283	1,512	0,134

Source: Data processed with SPSS

In Muhammadiyah, the significance value for variable X1 is 0,575 > 0,05, and Nahdlatul Ulama (NU) is 0,292 > 0,05. That indicates that innovation does not have a significant impact on zakat decisions. For variable X2, the significance value in Muhammadiyah is 0,021 < 0,05, and Nahdlatul Ulama is 0,049 < 0,05; therefore, digital literacy significantly affects zakat decisions.

For variable X3, the significance value in Muhammadiyah is 0,848 > 0,05, and Nahdlatul Ulama is 0,450 > 0,05. This indicates that altruism does not significantly influence zakat decisions. The significance value for variable X4 in Muhammadiyah is 0,000 < 0,05, and Nahdlatul Ulama is 0,009 < 0,05. This suggests that institutional image significantly impacts zakat decisions.

For variable X5, the significance value in Muhammadiyah is 0,011 < 0,05, and Nahdlatul Ulama is 0,012 < 0,05. Thus, behavioural control has a significant effect on zakat decisions. Finally, the significance value for variable X6 in Muhammadiyah is 0,283 > 0,05, and Nahdlatul Ulama is 0,134 > 0,05, indicating that religiosity does not significantly influence zakat decisions.

c. Coefficient of Determination Test (R^2)

The coefficient of determination measures the proportion of the variance in the dependent variable (Y) that can be explained by the independent variables (X). It provides an understanding of how well the independent variables contribute to the prediction of the dependent variable. Below is a table of the results of the coefficient of determination test:

Table 8. R^2 Test

Model Summary[b]

	Muhammadiyah	Nahdlatul Ulama (NU)
Model	Adjusted R Square	Adjusted R Square
1	0,406	0,448

Source: Data processed with SPSS

Based on Table 8, for Muhammadiyah, the Adjusted R Square value is 0.406 or 40.6%, which indicates that variables X1, X2, X3, X4, X5, and X6 explain 40.6% of the variation in variable Y, with the remaining 59.4% accounted for by other variables not included in this study. Similarly, for Nahdlatul Ulama (NU), the Adjusted R Square value is 0.448 or 44.8%, meaning that variables X1, X2, X3, X4, X5, and X6 explain 44.8% of the variation in variable Y. The remaining 55.2% is influenced by variables not examined in this research.

Multiple Linear Regression Analysis

Multiple linear regression analysis determines the influence of innovation, digital literacy, altruism, institutional image, behavioural control, and religiosity on the zakat decision of Muhammadiyah and Nahdlatul Ulama (NU) members. The regression model is then used as the basis for hypothesis testing in the research. The formulation of the multiple linear regression formula is as follows:

$$\mathbf{Y = \alpha + \beta 1\ X1 + \beta 2\ X2 + \beta 3\ X3 + \beta 4\ X4 + \beta 5\ X5 + \beta 6\ X6 + e}$$

Where :
Y = Zakat Decision
X1 = Innovation
X2 = Digital Literacy
X3 = Altruism
X4 = Institutional Image
X5 = Behavioral Control
X6 = Religiosity
Below are the results of the multiple linear regression test:

Table 9. Multiple Linear Regression Analysis

Coefficients[a]

Model		Muhammadiyah	Nahdlatul Ulama
		B	B
1	(Constant)	3,007	0,904
	INNOVATION X1	0,039	0,119
	DIGITAL LITERACY X2	0,259	0,232
	ALTRUISM X3	-0,021	-0,091
	INSTITUTIONAL IMAGE X4	0,332	0,285
	BEHAVIORAL CONTROL X5	0,176	0,231
	RELIGIOSITY X6	0,083	0,146

Source: Data processed with SPSS

Muhammadiyah

Y=3.007+0.039 X1+0.259 X2+(-0.021 X3)+0.332 X4+0.176 X5+0.083 X6+e

Based on the regression equation above, the interpretation can be made as follows:

a. A positive constant value indicates a positive influence on the independent variables (X1, X2, X3, X4, X5, X6).
b. The innovation variable has a value of 0.332, digital literacy has a value of 0.332, altruism has a value of 0.021, the institutional image has a value of 0.332, behavioural control has a value of 0.176, and religiosity has a value of 0.083, which means that for every 1% increase, it will increase the decision to give alms assuming that other variables are considered constant.

Nahdlatul Ulama

Y=0.904+0.119 X1+0.232 X2+(-0.091 X3)+0.285 X4+0.231 X5+0.146 X6+e

Based on the regression equation above, it can be interpreted as follows:

a. A positive constant value indicates a positive influence on the independent variables (X1, X2, X3, X4, X5, X6)
b. The innovation variable has a value of 0.119, digital literacy has a value of 0.232, altruism has a value of 0.091, institutional image has a value of 0.285, behavioural control has a value of 0.231, and religiosity has a value of 0.146. this means that every 1% increase will increase the zakat decision, assuming that other variables are considered constant.

CONCLUSION

The findings of this study indicate that digital literacy, institutional image, and behavioural control significantly and positively influence the zakat decisions of both Nahdlatul Ulama (NU) and Muhammadiyah members. In contrast, innovation, altruism, and religiosity do not significantly impact their zakat decisions. This highlights a key insight: although certain variables similarly affect the zakat decisions of both groups, there are also notable differences in the degree of influence exerted by the independent variables on each organisation.

The multiple linear regression test results reveal differences in the strength of influence between the independent variables for each organisation. For Muhammadiyah members, digital literacy, altruism, and institutional image strongly influence their zakat decision-making process. In contrast, for members of Nahdlatul Ulama (NU), innovation, behavioural control, and religiosity hold a more significant influence. These findings suggest that the dynamics influencing zakat decisions differ across these two Islamic organisations in Indonesia, possibly due to variations in cultural, religious, and organisational practice.

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