# THE INFLUENCE OF INCOME AND THE LEVEL OF CONGREGANTS' TRUST ON THE INTEREST IN DONATING AT AL AQSHA GRAND MOSQUE KLATEN

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***Abstract***
*The purpose of this study is to determine the effect of income and the level of trust of congregants on the interest in giving alms at Al Aqsha Mosque in Klaten. The research method used is a quantitative method. Questionnaires were used to collect data for this investigation. The population is the main focus of the researcher, namely all adult congregants of Al Aqsha Grand Mosque in Klaten. This study used a probability sampling methodology strategy and multivariate analysis. There are thirteen factors examined in this study, including three indicators related to income, seven indicators related to the level of trust, and three indicators related to interest. In this study, the recommended number of sample members is the number of factors studied multiplied by 8, which is 104 respondents. The results of the study indicate that the income variable does not have a significant effect on the interest in giving alms. Meanwhile, the variable of Trust Level partially has a significant effect on the interest in giving alms. It refers to a person's level of trust in relying on others in whom they have confidence. This trust arises from perceptions formed through learning and experience, such as the congregants of Al Aqsha Grand Mosque towards the mosque management. By granting this trust, more congregants entrust their alms for those in need. A high level of trust in the mosque management becomes a factor in an individual's willingness to give alms, and the transparency of the mosque's financial management to the congregants is also an important factor in attracting someone's interest in giving alms.*

***Keywords:*** *Interest in giving charity, income, level of trust*

## 1. INTRODUCTION

Islam commands its followers to always give alms, whether in prosperity or adversity, and also requires them to pay zakat if their wealth reaches the nisab (Purwanti, 2020). It is important to remember that alms are assets or non-assets given for the public good by individuals or organizations other than zakat. The practice of giving away a portion of each believer's wealth, regardless of economic status, greatly contributes to advancing human well-being (Anjelina, et. al., 2020); (Saripudin, et,al., 2020); (Mohamed & Shafiai, 2021). Sedaka, an Arabic word meaning "alms" in Indonesian, is a gift a Muslim freely gives to others without regard to location, time, or quantity. The words "shiddiq," which implies "truth," and "to give," with the intention of drawing closer to Allah SWT, are the origins of the word "sadaqah." Giving alms is a moral act that supports both the wealthy and the needy by helping them in their time of need. Consequently, there are several guidelines regarding almsgiving in the Qur'an and Hadith. Hasibuan & Rahayu (2014) suggest that charity can be viewed through two distinct dimensions: horizontal and vertical. The relationship between humans and God is the vertical dimension, while the structure and pattern of human-to-human relationships are the horizontal dimension. Even if there are many people with the same income but varying expenses, income levels have a significant impact on spending. Consumption is prohibited in Islam (Damanhur, 2016).

Islam not only recognizes the materialistic need for traditional consumption patterns but also establishes guidelines for responsible consumption that benefits both individuals and society.

The extent to which donors and alms givers trust an institution undoubtedly determines how much alms and alms can be collected. Consumer perceptions of the potential relationship between an object and its associated qualities are known as object attribute associations. However, the aggregate of customer information and assessments regarding a product, its features, and its advantages can be summarized as consumer trust.

A study conducted by Zaida Rahma (Salsabila, 2022) found that trust is a significant positive influence on the behavior of munfiq (people who give alms, zakat, and infaq) (ZIS). There are many mosques in Klaten Regency. According to the teachings of the Prophet Muhammad (peace be upon him), mosques are not only places of prayer but can also be used for religious studies and other purposes. The Al-Aqsa Grand Mosque, located in Klaten, was chosen as the study location. The following description serves as a basis for further investigation into pilgrims' interest in giving alms, allowing for more nuanced and in-depth discussions. Thus, the title of this research is The Influence of Income and Level of Congregation Trust on Interest in Giving Alms at the Al Aqsa Grand Mosque, Klaten.

## 2. LITERATURE REVIEW

### 2.1. Alms

The Arabic terms "shadaqa" and "shidqan wa-tashdaqan" meaning "true" are the literal roots of the Arabic word "shadaqah" and its plural, "shadaqat". The term "صدق " and its variations are referred to 85 times in the Qur'an, appearing as verbs (fiil), nouns (isim), nouns (doer nouns), and descriptions (masdar). According to Zakat Management Law Number 23 of 2011, sadaqah is wealth donated for the benefit of society by individuals or corporate organizations, other than zakat. A Muslim gives sadaqah freely, without limitations on duration or amount, with the intention of receiving the pleasure and benefits of Allah SWT only (Lestari & Khoiriyah, 2023). According to Setiadi (2019), there are five indicators of giving sadaqah, namely:

a. Problem Recognition
   The process of giving alms occurs when a person realizes there is a need and a discrepancy between the existing and desired conditions.
b. Information Search.
   A person who begins to demonstrate an intention will be motivated to seek more information.
c. Alternative Evaluation
   The decision evaluation process varies. Most models of a person's evaluation process are cognitive, viewing a person as forming a judgment about a decision primarily based on rational and conscious considerations.
d. Decision to Give Alms.
   This is when a person acts or behaves toward something.
e. Post-Alms Behavior
   A person will experience a level of satisfaction or dissatisfaction after giving alms.

### 2.2. Income

According to Yani (2020), income is money earned or obtained by a person through various sharia-compliant jobs to meet their living needs. Every asset must be examined to determine its origin, and zakat must be paid to every asset. Income from agricultural goods, income from work (such as salaries or wages, honorariums, and other income obtained from various halal jobs), and trade profits are some examples of zakat obligations. Zakat comes from the provision of labor, capital, and natural resource production components, each of which is given in the form of rent, wages, interest, or profits (Harahap, 2021). According to Muzdalifah (2020), there are several indicators that influence income, namely:

a. Salary or wage income

b. Income from transfers to other households
c. Other income such as rent, dividends, pensions, and scholarships.

### 2.3. Trust

According to Yani (2020), "When we have confidence in someone, we are willing to rely on them." In other words, trust is our belief in a particular quality or characteristic. It develops gradually through a process. According to Winardi (2020), trust is also a collection of specific beliefs about competence (the ability of the trusted party to meet the trustee's needs); predictability (the trusted party's consistent behavior); integrity (the trusted party's honesty); and benevolence (the trusted party's concern and motivation to act in the trustee's best interests). Some indicators of trust, according to Yani (2020), include:

a. Openness
b. Competence
c. Honesty
d. Integrity
e. Accountability
f. Sharing
g. Respect

### 2.4. Interest

According to Astuti (2019), interest in the Big Indonesian Dictionary (KBBI) is defined as a strong inclination toward a passion and desire. Interest is the heart's desire for something. If something of interest is beneficial, tangible, and tangible, and if external factors also encourage it, interest will emerge from within a person. Interest is an inner attitude within a person that cannot be cultivated or developed by others. Therefore, interest is an inner attitude and stems from various inner drives (motives) (Adilla, et.al., 2021); (Akram, 2023); (Ikbal, et.al., 2023). According to Kartika (2017), the interest indicators used in this study are as follows:

a. Self-motivation
b. Social motivation
c. Emotional factors

## 3. RESEARCH METHODS

This research method used is a quantitative method. A questionnaire was used to collect data for this investigation. Klaten City was the chosen location. According to Ferdinand (2014), a population is a collection of all components in the form of objects, events, or people with comparable qualities. This population is the main focus of the researcher. All adult class congregants from the Al Aqsa Grand Mosque in Klaten. This study used a probability sampling methodology strategy and multivariate analysis. There are thirteen factors examined in this study, including three indicators related to income, seven indicators related to the level of trust, and three indicators related to interest. In this study, the recommended number of sample members is the number of factors studied multiplied by 8, namely 104 respondents.

## 4. RESULTS AND DISCUSSION

### 4.1. Research Result

Table 1.
Validity Test

| Item Statement | $R_{count}$ | $r_{table}$ | Description |
|---|---|---|---|
| X1_1 | 0,646 | 0,1927 | Valid |
| X1_2 | 0,478 | 0,1927 | Valid |
| X1_3 | 0,808 | 0,1927 | Valid |

| | | | |
|---|---|---|---|
| X1_4 | 0,695 | 0,1927 | Valid |
| X1_5 | 0,751 | 0,1927 | Valid |
| X2_1 | 0,635 | 0,1927 | Valid |
| X2_2 | 0,531 | 0,1927 | Valid |
| X2_3 | 0,599 | 0,1927 | Valid |
| X2_4 | 0,112 | 0,1927 | Valid |
| X2_5 | 0,667 | 0,1927 | Valid |
| X2_6 | 0,557 | 0,1927 | Valid |
| X2_7 | 0,702 | 0,1927 | Valid |
| Y_1 | 0,593 | 0,1927 | Valid |
| Y_2 | 0,656 | 0,1927 | Valid |
| Y_3 | 0,578 | 0,1927 | Valid |
| Y_4 | 0,561 | 0,1927 | Valid |
| Y_5 | 0,648 | 0,1927 | Valid |
| Y_6 | 0,612 | 0,1927 | Valid |
| Y_7 | 0,573 | 0,1927 | Valid |
| Y_8 | 0,476 | 0,1927 | Valid |
| Y_9 | 0,478 | 0,1927 | Valid |
| Y_10 | 0,554 | 0,1927 | Valid |

Source: processed data 2025

The validity test table shows that all questions regarding all variables in this study are valid. This is evidenced by the correlation between $r_{count}$ and $r_{table}$. This value of 0.1927 was obtained from the $r_{table}$ value with a sample size of N = 104 and df = N-2 = 102.

Table 2.
Reliability Test Results

| No | Variables | *Cronbach's Alpha* | *Cronbach's Alpha Coefficient* | Description |
|---|---|---|---|---|
| 1. | Income (X1) | 0,705 | 0,60 | Reliable |
| 2. | Level of Trust ( X2) | 0,669 | 0,60 | Reliable |
| 3. | Interest (Y) | 0,822 | 0,60 | Reliable |

Source: processed data 2025

Based on the reliability test results table, it shows that all variables are declared reliable because the Crohn's alpha value of all variables is greater than 0.60.

Table 3.
Normality Test Results

| **One-Sample Kolmogorov-Smirnov Test** | | |
|---|---|---|
| | | Unstandardized Residual |
| N | | 56 |
| Normal Parameters[a,b] | Mean | ,0000000 |
| | Std. Deviation | 4,55184551 |
| Most Extreme | Absolute | ,108 |

| | | |
|---|---|---|
| Differences | Positive | ,071 |
| | Negative | -,108 |
| Test Statistic | | ,108 |
| Asymp. Sig. (2-tailed) | | ,158[c] |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

Source: processed data 2025

The results of the one-sample Kolmogorov-Smirnov Test above show an Asymp.sig of 0.158. This result, when compared to a probability of 0.05 or 5%, shows a greater result. In this case, the p-value is > 0.05 or 0.158 > 0.05, so it can be concluded that the research data is normally distributed.

Table 4.
Multicollinearity Test Results

| No | Variabel | Tolerance | VIF | A | Description |
|---|---|---|---|---|---|
| 1. | Income | 0,808 | 1,238 | 10 | No multicollinearity occurs |
| 2. | Trust | 0,808 | 1,238 | 10 | No multicollinearity occurs |

Source: processed data 2025

Based on the table above, it is known that the Tolerance value is greater than 0.10 and the VIF value is less than 10. So it can be concluded that the regression model in this study does not experience multicollinearity between variables (declared to pass the Multicollinearity test). The absence of multicollinearity means that there is no perfect correlation between the independent variables or independent variables, if multicollinearity occurs then there is or there is a perfect correlation between the independent variables.

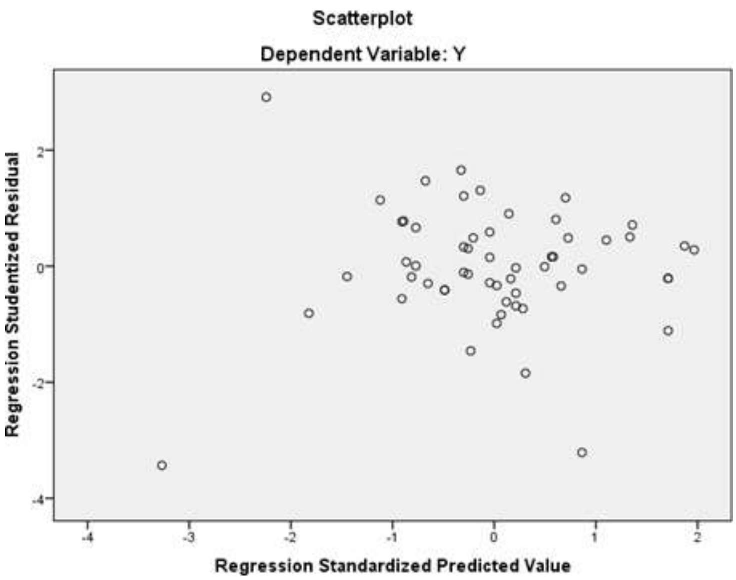


Figure 1.
Heteroscedasticity Test Results

From the image above, it can be concluded that the heteroscedasticity test results do not show heteroscedasticity because there is no clear pattern and the points appear to be spread out, although some are clustered in some areas, but most appear to be spread out. What is meant by no heteroscedasticity is that the regression model does not have the same variance and residuals from one observation to another.

Table 5.
Autocorrelation Test Results

| Model Summary[b] | | | | | |
|---|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | , 576[a] | ,332 | ,307 | 4,637 | ,332 |
| a. Predictors: (Constant), X2, X1 | | | | | |
| b. Dependent Variable: Y | | | | | |

Source: processed data 2025

The Autocorrelation Test Results Table above shows the value (n) = 104, the number of variables (K) = 2, so the Du value is 1.7175. The formula dU<DW<4-dU can be entered to measure whether or not autocorrelation occurs 1.7175 < 2.049 < 2.2825, the results of this study can be concluded that there is no autocorrelation (declared to have passed the autocorrelation test). What is meant by no autocorrelation from the Durbin Watson model autocorrelation test is that there is no autocorrelation between the variables.

Table 6.
Multiple Linear Regression Test Results

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| | | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | | B | $t_{count}$ | $t_{table}$ | Sig. | Description |
| 1 | (Constant) | 12,206 | | | | |
| | Income | ,302 | 1,572 | 1,98350 | 0,122 | H1 not accepted |
| | Level of Trust | ,284 | 3,700 | 1,98350 | 0,001 | H2 accepted |
| a. Dependent Variable: Interest | | | | | | |

Source: processed data 2025

The multiple linear regression equation is as follows: Y = 12.206 + 0.302X1 + 0.284X2 + e

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

a. The constant value of 12.206 means that if the variables Income (X1) and Trust Level (X2) are 0, then the value of the Charity Intention variable (Y) is 12.206.
b. The B1 value in the Income variable (X1) shows a result of 0.302, indicating a positive regression coefficient. This means that if the income variable increases by one unit, the Charity Intention will increase by 0.302 units, and vice versa, with the Trust Level variable considered constant.
c. The value of B in the Trust Level variable (X2) shows a result of 0.284 indicating a positive regression coefficient, meaning that if the trust level variable is increased by one unit, it will increase the value of Charity Interest by 0.284 units and vice versa, with the Income variable considered constant.

Table 7.
t-Test Results
*Coefficients*[a]

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 12,206 | 5,825 | | 2,095 | ,041 |
| | X1 | ,302 | ,192 | ,196 | 1,572 | ,122 |
| | X2 | ,824 | ,223 | ,462 | 3,700 | ,001 |

a. Dependent Variable: Y
Source: processed data 2025

Based on the t-test results table, which shows the effect of each independent variable (X) on the dependent variable (Y), the results are as follows:

a. The Effect of Income on Intention to Give Charity
   Based on Table 7, the income variable (X1) has a $t_{count}$ of 1.572. From these results, it can be concluded that $t_{count} < t_{table}$, or 1.572 < 1.98350, which means 0.122 > 0.05. This means that the income variable partially does not significantly influence the intention to give charity.
b. The Effect of Trust Level on Intention to Give Charity
   The trust level (X2) has a t-count of 3.700. From these results, it can be concluded that $t_{count} > t_{table}$, or 3.700 > 1.98350, which means 0.001 < 0.05. This means that the trust level variable partially has a significant effect on the intention to give charity.

Table 8.
F Test Results
ANOVA[a]

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 566,278 | 2 | 283,139 | 13,169 | ,000[b] |
| | Residual | 1139,561 | 53 | 21,501 | | |
| | Total | 1705,839 | 55 | | | |

a. Dependent Variable: Interest in Giving Alms
b. Predictors: (Constant), Level of Trust, Income

Based on the F test results table, the $F_{count}$ value is 13.169 and the significance value of the F test is 0.000. From these results, it is known that the significance value is smaller than 0.05 (5%), thus it can be concluded that this regression model is suitable for use and the independent variables, namely the income variable, the level of trust together have an effect on the dependent variable, namely the variable on the interest in giving alms.

Table 9.
Results of the Coefficient of Determination ($R^2$) Test
*Model Summary*[b]

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics: R Square Change | F Change | df1 | df2 | Sig. F Change | Durbin-Watson |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | ,576[a] | ,332 | ,307 | 4,637 | ,332 | 13,169 | 2 | 53 | ,000 | 2,049 |

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

The table above shows an Adjusted R square of 0.307, meaning that income and trust influence interest by 30.7%, while the remaining 69.3% (100%-30.7) is influenced by other variables that are not in the linear regression model.

### 4.2. Discussion

a. The Influence of Income on Interest in Charity

From the research results, it can be concluded that $t_{count} < t_{table}$ or 1.572 < 1.98350, and has a significance level of 0.000 < 0.05. With the income earned or obtained by a person through various jobs in accordance with sharia to meet their living needs. Almsgiving is often influenced by income levels that tend to have more resources that provide financial contributions. However, this is not always the case, because many other factors such as religious beliefs, social awareness, and personal values also play a role in the decision to give alms. So the income variable does not have a significant effect on the interest in giving alms.

b. The Influence of Level of Trust on Interest in Giving Alms

There is a significant influence between the variables of trust on the interest in giving alms. Based on the results of the t-test research, the level of trust (X2) has a $t_{count}$ of 3.700. From these results it can be concluded that $t_{count} > t_{table}$ or 3.700 > 1.98350, and has a significance level of 0.000 < 0.05. Thus, it means that the variable level of trust partially has a significant effect on the interest in giving alms. With the level of trust a person relies on others where we have confidence in them. This confidence arises from perceptions of learning and experience, such as the congregation of the Al Aqsa Grand Mosque to the mosque administrators. By giving their trust, more and more congregations entrust their alms to people in need. A high level of trust in the mosque administrators is a factor in a person's desire to give alms and also the attitude of transparency in the management of mosque finances towards the congregation is an important factor in attracting someone's interest in giving alms.

## 5. CONCLUSIONS AND SUGGESTIONS

### 5.1 Conclusions

This study was conducted to determine the effect of income and level of trust on the interest in giving alms at the Al Aqsa Grand Mosque in Klaten. Based on the research and testing of several hypotheses in the study, the results indicate that not all independent variables, namely income and level of trust, have a significant effect on the dependent variable. The factor that does not influence the interest in giving alms in this study is the income variable. Limitations in this study are the relatively long time required to collect respondents due to a lack of enthusiasm from the congregation and the high cost of the long distance.

### 5.2 Suggestions

The researcher's suggestions include: first, academics and readers are encouraged to add other variables not yet included in this study or previous research. Second, the results of this study indicate that interest in giving alms is influenced by levels of trust. Therefore, mosque administrators in the Klaten area and surrounding areas can facilitate congregations so that mosques can progress. This assistance could be in the form of material assistance or tips from experienced clerics and congregation members. Third, future researchers are encouraged to expand the scope of their research.

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