Research Paper

The Effect of Promotion, Brand Image, and Brand Trust on Zakat Decisions in Zakat Institutions and Collection In Digital 4.0 Era, Case Study On Amil Zakat National Agency (Baznas) Bekasi Regency In North Cikarang

Viany Firilianti, Dian Tyas Untari[2], WastamWahyu Hidayat[3]
Management Science Major, Graduate Program, Faculty of Economics and Business, Bhayangkara Jakarta Raya University

ABSTRACT
The purpose of this study was to determine the effect of promotion, brand image and brand trust on the decision to give zakat in BAZNAS. This research uses a quantitative method. Data collection was carried out by distributing questionnaires to 105 respondents, sampling with incidental sampling techniques. The data analysis used is multiple linear regression. The results of this study indicate that promotion, brand image and brand trust have a positive and significant effect simultaneously on the decision to give zakat in BAZNAS.
KEYWORDS: *Promotion, Brand Image, Brand Trust and Tzakat Decisions, National Zakat Agency (BAZNAS)*

I. INTRODUCTION

Poverty and economic inequality are common problems that are often faced by many developing countries, including Indonesia. The Central Statistics Agency (BPS) of the Republic of Indonesia has noted that in firstsemester of 2019 the poverty rate reached 9.41 percent. This figure is 0.41 percent lower than the poverty rate in 2018 in the same semester. In addition, Indonesia is also still facing economic disparities. As reported by BPS, the Gini ratio in first semester reached 0.382 from 1, where this year's achievement was lower than the previous year in the same semester of 0.007 [1]

Zakat is maliyahijtima 'iyyah worship which has a very important, strategic and decisive position, both in terms of Islamic teachings and in terms of developing the welfare of the people. One of the reasons is that zakat collection institutions have not functioned optimally, because public knowledge of assets that must be issued zakat is still limited to conventional sources which are clearly stated in the Qur'an and Hadith with certain requirements. Coupled with the factor of distrust of muzakki (people who are social) to zakat management institutions, this is the reason for muzakki to distribute their zakat funds themselves to people who are entitled to receive them.

With the support of era 4.0 technology and the diversity of research on zakat, zakat management is currently moving forward. Along with the progress of the zakat movement, of course, the challenges of its management are also increasingly diverse. Therefore, various innovations are needed in the world of zakat. As a country with the largest Muslim population, and belonging to the 10 countries with the largest economic power in the world, Indonesia has enormous potential for progress in various aspects, one of which is in the area of zakat. Various studies on the potential of zakat have been carried out. Although there are differences in the number of potential zakat in Indonesia, the value is above Rp. 200 Trillion, as stated by [2]

Although there is an increase in zakat collection every year, the realization of the existing potential is still very minimal. Based on the Outlook for Zakat Indonesia 2020 owned by the BAZNAS Puskas, the realization of zakat collection was only around 8.2 trillion rupiah in 2018 or only about 3.51% of the total potential of 233 trillion rupiah. One of the reasons for the low collection of zakat in Indonesia is the lack of public trust in the Amil Zakat Agency or Institution in Indonesia [6]. As a result, people are more confident by channeling it directly to mustahik.

The development of zakat in Indonesia increased significantly when Law no. 38/1999 was legalized by the government. Based on the law, zakat can be managed well by zakat institutions formed by the community (LAZ). However, a major change in the regulatory framework regarding zakat in Indonesia occurred when the amendment of Law no. 38/1999 with Law No. 23/2011 concerning the management of rules regarding the authority of BAZNAS as the coordinator of the national zakat management. Zakat management organizations in Indonesia, consisting of BAZNAS, Provincial BAZNAS, Regency/City BAZNAS and LAZ have collected and distributed funds zakat with the details of the funds as follows:

Tabel 2.1 Penghimpunan dan Penyaluran Dana Berdasarkan Organisasi Pengelola Zakat (OPZ)

Instansi	Penghimpunan		Penyaluran		Daya Serap
	Rp	%	Rp	%	
BAZNAS	92.568.574.079	2,53	77.163.263.785	3,43	
BAZNAS Provinsi	644.859.329.420	17,65	342.186.614.275	15,20	
BAZNAS Kab/Kota	876.626.483.800	24,00	568.772.590.869	25,26	61,6 %
LAZ	2.039.218.862.993	55,82	1.263.512.276.616	56,11	
Total	3.653.273.250.292	100,00	2.251.634.745.545	100,00	Cukup Efektif[1]

Sumber: Dokumen Statistik BAZNAS (2016)

Picture 1. Zakat Organitation Distributed Funds

One indicator that shows the zakat management organization is running effectively is by reviewing the level of absorption based on the total collection of funds that have been channeled effectively. In 2015, the total collection of funds grew by 10.71 percent compared to 2014. OPZ consisting of BAZNAS, Provincial BAZNAS, Regency/City BAZNAS, and LAZ cumulatively obtained an absorption rate of 61.6 percent. This achievement shows that this year's OPZ is considered quite effective in absorbing the funds used.

Starting from the above background, it is necessary to study further by conducting a study entitled "The Effect Of Promotion, Brand Image, And Brand Trust On Zakat Decisions In Zakat Institutions And Collection In Digital 4.0 Era, Case Study On Amil Zakat National Agency (Baznas) Bekasi Regency In North Cikarang" .This type of research is descriptive analysis. Through Statistical Test. This study uses primary and secondary data. Primary data was obtained through observations and direct interviews with BAZNAS managers to get an initial picture. In addition, primary data also comes from questionnaires distributed to respondents. Secondary data from journals, profiles of amil institutions, laws related to research, libraries, websites, magazines and the internet.

Based on the description of the problems that have been described in the background above, the formulation of the problem is as follows:
1. Is there any effect of promotion on the decision to pay zakat at BAZNAS Bekasi Regency in North Cikarang?
2. Is there anyeffect of brand image on the decision to pay zakat at BAZNAS Bekasi Regency in North Cikarang?
3. Is there anyeffect of brand trust on the decision to pay zakat at BAZNAS Bekasi Regency in North Cikarang?
4. Is there an Influence of Brand Image and Brand Trust Promotion on Decisions on Zakat in Institutions and Zakat Collection in Digital Era 4.0 Case Study at the National Amil Agency (BAZNAS) Bekasi Regency in North Cikarang?

II. METHODOLOGY

In this study the authors used quantitative methods. This study uses primary and secondary data. Primary data was obtained through observations and direct interviews with BAZNAS managers to get an initial picture. In addition, primary data also comes from questionnaires distributed to 105 respondents. The research design used in this study is a survey method. Secondary data were obtained from journals, profiles of amil institutions, laws related to research, libraries, websites, magazines and the internet.

Quantitative data from the questionnaire was processed using a Likert scale measurement. The respondent determination technique uses purposive sampling or the determination of respondents intentionally. Respondents who were selected in this study, namely the general public. To obtain data regarding the research variables, questionnaires and interviews were usedwith an unknown/infinite population This survey was then processed by regression testing to see the linear relationship between the variables studied, namely Promotion, Brand Image and Brand Trust on the decision to pay zakat.

The sample in this study were 105 respondents. The analytical tools used are multiple regression analysis of the coefficient of determination and the F test tool use software SPSS Version 21. In this study, the size of the population is unknown or infinite, the sample size was determined using the Lemeshow formula.

$$n = \frac{Z^2 \ XP(1-P)}{d^2}$$

$$n = \frac{1,96 \ X \ 0,5 \ (1-P)}{0,10^2}$$

$$n = 96,04$$

Notes:
n = Number of Samples
Z = z score on confidence (95%=1.96)
P = Maximum estimate (0.5)
d = alpha (0.10) or sampling error (10%)

III. RESULT AND DISCUSSION

3.1. Result
3.1.1. Validity Test

Validity test is used to measure whether or not a questionnaire is valid [8]. A questionnaire is said to be valid if the statement of a questionnaire is able to reveal something that is being measured by the questionnaire. The significance test was carried out by comparing the calculated r value with the r table for degree of freedom (df) = n-2, in this case n the number of samples and alpha 0.05. If r count is more than r table and the value is positive, then the item or statement or indicator is declared valid [9].

Table 3.1.Validity test of Promotion (X1)

Variable	Number	r-count	r-table	Description
PROMOTION X1	1	0,612	0.1614	Valid
	2	0,600		Valid
	3	0,554		Valid
	4	0,682		Valid
	5	0,425		Valid
	6	0,616		Valid
	7	0,549		Valid
	8	0,661		Valid
	9	0,663		Valid
	10	0,710		Valid

Source :Data Processing Results SPSS

Based on the results of the r-table analysis (Table 3.1), the value of the sample (N) = 0.1614 from the Validity test that all X1 instruments (Promotion) all produce a value (r-count) > than r-table of 0.1614, seen from the total X1 variable which produces a number more than rTable , so it can be concluded that the X1 variable in this study can be said to be valid.

Table 3.2.Validity test of Brand Image (X2)

Variable	Number	r-count	r-table	Description
BRAND IMAGE X2	1	0,612	0.1614	Valid
	2	0,600		Valid
	3	0,554		Valid
	4	0,682		Valid
	5	0,425		Valid
	6	0,616		Valid

7	0,549			Valid
8	0,661			Valid
9	0,663			Valid
10	0,710			Valid

Source :Data Processing Results SPSS

In the instrument test, questionnaire was distributedby giving 10 statement items. For the r-table with the number of data (N) = 105, with an error rate of 10% or 0.10. We compare the results of r calculations with r tables where df = N-2 is 105-2 = 103. The results obtained for r tables are 0.1614.Based on the results (Table 3.2) of the r-table analysis, the value of the sample (N) = 0.1614 from the Validity test that all X2 (Brand Image) instruments all produce a value (r-count) > than r-table of 0.1614, seen from the total X2 variable which produces a number more than r-table , so it can be concluded that the X2 variable in this study can be said to be valid.

Table 3.3Validity test of Brand Image (X3)

Variable	Number	r-count	r-table	Description
Brand Image (X3)	1	0,771	0.1614	Valid
	2	0,698		Valid
	3	0,516		Valid
	4	0,684		Valid

Source :Data Processing Results SPSS

In the instrument test, questionnaire was distributedby giving 10 statement items. For the r-table with the number of data (N) = 105, with an error rate of 10% or 0.10. We compare the results of r calculations with r tables where df = N-2 is 105-2 = 103. The results obtained for r-tables are 0.1614.Based on the results (Table 3.3) of the r-table analysis, the value of the sample (N) = 0.1614 from the Validity test that all X3 (Brand Image) instruments all produce a value (r-count) > than r-Table of 0.1614, seen from the total X3 variable which produces a number more than r-table , so it can be concluded that the X3 variable in this study can be said to be valid.

Table 3.4. Validity test of Zakat Decisions (Y)

Variable	Number	r-count	r-table	Description
Zakat Decisions Y	1	0,252	0.1654	Valid
	2	0,462		Valid
	3	0,732		Valid
	4	0,681		Valid
	5	0,641		Valid
	6	0,373		Valid
	7	0,534		Valid
	8	0,763		Valid

Source :Data Processing Results SPSS

In the instrument test, questionnaire was distributedby giving 10 statement items.. For the r-table with the number of data (N) = 105, with an error rate of 10% or 0.10. We compare the results of r calculations with r tables where df = N-2 is 105-2 = 103. The results obtained for r tables are 0.1614.Based on the results (Table 3.4) of the r-table analysis, the value of the sample (N) = 0.1614 from the Validity test that all Y (Zakat Decisions) instruments all produce a value (r-count) > than r-table of 0.1614, seen from the total Y variable which produces a number greater than r-table , so it can be concluded that the Y variable in this study can be said to be valid.

3.1.2.   Reability Test
Reliability test is a test carried out to determine consistency when measured with the SPSS measuring instrument repeatedly with a standard Cronbach Alpha value > 0.60 which means it is also called moderately reliable. The results of the research instrument reliability test show that all research variables are reliable, this can be known by looking at research variables that have a reliability coefficient or Cronbach's alpha greater than

0.6.A construct or variable is reliable when Cronbach Alpha value > 0.60 [8]. The results of the calculation of the reliability test using SPSS 21 software can be seen as follows:

Table3.5Variable Reliability Test Results

Variable	Cronbach Alpha	Description
Promotions	0,720	Reliabel
Brand Image	0,808	Reliabel
Brand Trust	0,604	Reliabel
Zakat Decisions	0,686	Reliabel

Source :Data Processing Results SPSS

From the results of the reliability test X1, X2, X3, and Y, the value of the Y variable results in a value > 0.06 alpha Cronbach and it can be concluded that all instruments in the X1, X2, X3, and Y variables in this study produce high reliability.

3.1.3. Heteroskedasticity Test
Heteroscedasticity test is a test that assesses whether there is an inequality of variance from the residuals for all observations in the linear regression model. This test is one of the classical assumption tests that must be performed on linear regression.
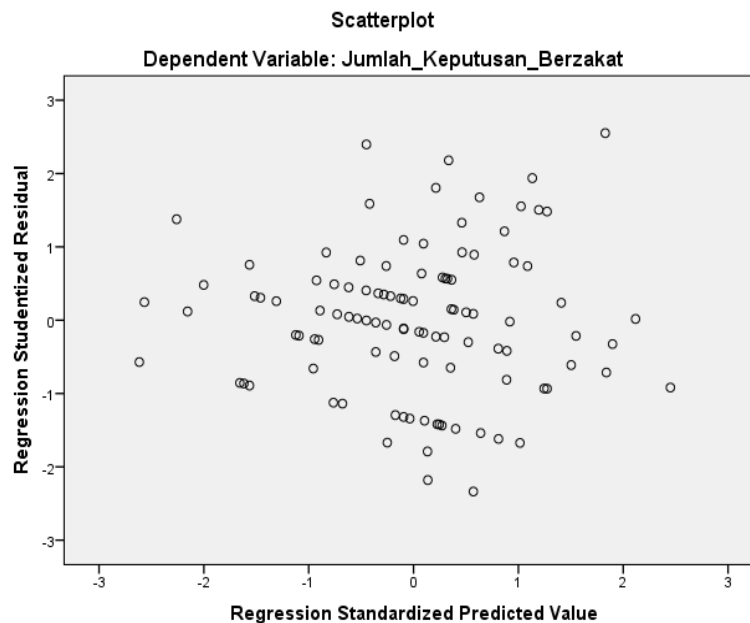
Picture 2. **Heteroskedasticity Test Result**

Based on the observations of the image above (Picture 2), the results of the Heteroscedasticity analysis or scatterplot can be seen that the points in the image spread randomly, and are spread above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity which is in accordance with the characteristics there is no heteroscedasticity in the data.

3.1.4. Multicollinearity Test Result
The multicollinearity test aims to test whether the regression model is found to have a correlation between independent variables (independent). A good regression model should not have a correlation between the independent variables[8]. To detect the presence or absence of a multicollinearity in the regression, it can be seen from the tolerance value and variance inflation factor (VIF). A low tolerance value equals a high VIF value (because VIF=1/Tolerance). The cut off value that is commonly used to indicate the level of multicollinearity is the tolerance value <0.10 or equal to the value >10.

Table 3.6 Multicollinearity Result

No	Variable	Value
1	Promosi (X1)	1,154
2	*Brand Image* (X2)	1,169
3	*Brand Trust* (X3)	1,037

Source :Data Processing Results SPSS

Based on the table above (Table 3.6), the results of the multicollinearity test of each variable have a VIF value above 0.10 which consists of the Promotion variable 1.154, Brand Image variable 1.169, Brand Trust 1.037, which means that the analysis of multiple linear regression has no problem with the correlation between the independent variables on this research.

3.1.5. Normality Test Result

Normality test is a test that aims to assess the distribution of data in a group of data or variables, whether the distribution of the data is normally distributed or not with a standard significant value > 0.05.

Table 3.7Normality Test Result (Kolmogorov-Smirnov Test)

No	Variable	Value
1	Promotions (X1)	0,129
2	Brand Image (X2)	0,169
3	Brand Trust (X3)	0,062
4	Zakat Decisions (Y)	0,074

Source :Data Processing Results SPSS

a. Independent Variable, Promotions (X1)

Based on the normality test on the Promotion variable, it gives the probability result of Asymp.sig. = 0.129. Because the significance value is greater than the research test level (0.129 > 0.05), it can be concluded that the Promotional variable data tested are normally distributed so that they meet the requirements for statistical inference analysis.

b. Independent Variable, Brand Image (X2)

The normality test on the Brand Image variable gives the Asymp probability result. Sig = 0.169. Because the significance value is greater than the research test level (0.169 > 0.05), it can be concluded that the Brand Image variable data tested is normally distributed so that it meets the requirements for statistical inference analysis.

c. Independent Variable, Brand Trust (X3)

The normality test on the Brand Trust variable gives the Asymp probability result. Sig = 0.062. Because the significance value is greater than the research test level (0.062 > 0.05), it can be concluded that the Brand Trust variable data tested is normally distributed so that it meets the requirements for statistical inference analysis.

d. Dependent Variable, Zakat Decision (Y)

The normality test on the zakat decision variable gives the probability of Asymp. Sig = 0.074. Because the significance value is greater than the research test level (0.074> 0.05), it can be concluded that the data on the Zakat Decision variable tested is normally distributed so that it meets the requirements for statistical inference analysis.

3.1.6. Multiple Linear Regression

Multiple linear regression analysis is a linear relationship between two or more independent variables ($x1, x2, ..., x_n$) with the dependent variable (Y). This analysis is to determine the direction of the relationship between the independent variable and the dependent variable whether each independent variable is positively or negatively related and to predict the value of the dependent variable if the value of the independent variable increases or decreases.

Table 3.8.Multiple Linear Regression Analysis

No	Name	Coefficient Regression
1	Konstanta	18.789
2	Promosi (X1)	-1,105
3	Brand Image (X2)	0,233
4	Brand Trust (X3)	0,188

Source :Data Processing Results SPSS

Based on the results in the table above (Table 3.8), the following regression equation is obtained: $Y = 18.789 - 1,1051 + 0,233X2, + 0,188X3$. From the equation shows the relationship between the independent variable and the dependent variable partially, from the equation it can be concluded that the Pomosi value is -1,154, Brand Image is 0,233 and Brand Trust is 0,188. This means that if the variables of Promotion, Brand Image, Brand Trust and Decision of Zakat are equal to zero or constant then Y is 18.789.

3.1.7. T -Test
The results of the partial test can be seen through the results of the t test (Table 3.9). Where the t-test is used to partially test the significance of the relationship between the X and Y variables so that it can be said that the t-test basically shows how far one independent variable individually explains the dependent variations[9].

Table 3.9 T-Test Result

No	Variable	t-count
1	Promotion (X1)	-1,129
2	Brand Image (X2)	2,972
3	Brand Trust (X3)	1,148

Source : Data Processing Results SPSS

a. Promotion T-Test Results on Zakat Decision

From the results of testing with the hypothesis, it was found that the t-test of significance was partially found in the table above that the Promotion variable (X1) obtained a t-count value of -1.129. While the statistics table (t table) and hypothesis testing with = 10%. With the degree of freedom of the test is $n - k = 105 - 4 = 101$ then the value of t table is 1.28999, t-count is -1.129 < t-table 1.28999. It can be concluded that the independent variable Promotion partially has no effect on the decision to pay zakat.

b. Brand Image T-Test Results for Zakat Decision

From the results of testing with the hypothesis, it was found that the t-test of significance was partially found in the table above that the Brand Image (X2) variable obtained a t-count value of 2,972. While the statistics table (t table) and hypothesis testing with = 10%. With the degree of freedom of the test is $n - k = 105 - 4 = 101$ then the value of t table is 1.28999., t-count is 2.972 > t-table is 1.28999. It can be concluded that the independent variable Brand Image partially has an influence on the decision to tithe.

c. Brand TrustT-Test Result for Zakat Decision

From the results of testing with the hypothesis, it was found that the t-test of significance was partially found in the table above that the Brand Trust variable (X3) obtained a t-count value of 1.148. While the statistics table (t table) and hypothesis testing with = 10%. With the degree of freedom of the test is $n - k = 105 - 4 = 101$ then the value of t table is 1.28999, t-count is 1.148 < t-table 1.28999. It can be concluded that the independent variable Brand Trust partially has no influence on the decision to pay zakat.

3.1.8. F-Test
The F test proves that Promotion (X1), Brand Image (X2), Brand Trust (X3), have a direct positive effect on the Zakat Decision (Y) through the tested hypothesis.

Table 3.10 F-test Result

No	Variable	F-Count
1	Promotion (X1)	
2	Brand Image (X2)	3.149
3	Brand Trust (X3)	

Source :Data Processing Results SPSS

Based on the results of the F (simultaneous) test (Table 3.10) for variables X1, X2, X3, it is obtained that F-count = 3.149 and F-table df1 = 3-1 = 2 while df2 = $n - k = 105 - 4 = 101$ and with = 10% then F-table is 2.36. F-count 3.149> F-table 2.36 then it has a significant effect.

3.1.9. R^2 Test Result
The coefficient of determination to measure how far the model's ability to explain the variation of the dependent variable. The value of the coefficient of determination is between zero and one[8].

Table 3.11. Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square
1	.292[a]	.086	.058

Source :Data Processing Results SPSS

Based on the table above (Table 3.11), it is known that the coefficient of determination R square is 0.086. This Rsquare value is the result obtained from squaring the value of the correlation coefficient or "R" which is 0.292x0.292=0.086. The magnitude of the coefficient of determination (R square) is 0.086 or equal to 8.6%. This figure means that the promotion variable (X1), brand image (X2) and brand trust (X3) simultaneously (together) affect the Zakat Decision variable (Y) by 8.6% and the rest (100% -8, 6% = 91.4%) influenced by other variables outside the regression equation or other variables not examined in this study.

3.2. Discussion
3.2.1. Promotion Variable(X1)on Zakat Decisions (Y)

In distributing the Promotion variable questionnaire, 10 statements were submitted representing 5 Variable Dimensions, namely Advertising (Advertising), Personal Selling (Personal Selling), Public Relations (Public Relations), Sales Promotion (Sales Promotion) and Direct Marketing (Direct Selling). Then a try-out test was carried out with 30 respondents and then continued with the data validity test, obtained valid results from the 10 statements.

From the results of testing with the hypothesis, it was found that the t-test of significance was partially found in the table above that the Promotion variable (X1) obtained a t-count value of -1.129. While the statistics table (t-table) and hypothesis testing with = 5%. With the degree of freedom of the test is n − k = 105 - 4 = 101 then the value of t table is 1.28999, t count is -1.129 < t table 1.28999. It can be concluded that the independent variable Promotion partially has no effect on the decision to pay zakat.

This is different from previous research by[2], that promotion partially has a significant and positive influence on purchasing decisions. But research on the influence of promotions on zakat decisions conducted at the National Amil Zakat Institution (BAZNAS) in the Cikarang area has no effect, this could be due to the lack of promotions carried out by BAZNAS so that there are still many people who do not know about BAZNAS.

3.2.2. Brand Image (X2) on Zakat Decisions (Y)

In distributing the Brand Image variable questionnaire, 10 statements were proposed representing 5 variable dimensions, namely brand identity, brand personality, brand association, brand attitude and behavior, and brand benefit and competence. Then a try-out test was carried out with 30 respondents and then continued with the data validity test, obtained valid results from the 10 statements.

From the results of testing with the hypothesis, it was found that the t-test of significance was partially found in the table above that the Brand Image (X2) variable obtained a t-count value of 2,972. While the statistics table (t-table) and hypothesis testing with = 10%. With the degree of freedom of the test is n − k = 105 - 4 = 101 then the value of t table is 1.28999, t count is 2.972 > t table is 1.28999. It can be concluded that the independent variable Brand Image partially has an influence on the decision to tithe.

This is the same as previous research by [3]where the results of the partial test analysis showed that the brand image variable had a significant effect on purchasing decisions. In improving a good Brand Image in the minds of the people, BAZNAS must continue to provide benefits to people in need after Islamic law. So that BAZNAS is able to help the government's task to prosper the mustahiq by managing zakat funds that are right on target, considering the goal of BAZNAS is to change mustahiq into muzakki, and make the community's economy even better, thus making muzakki always tithe at BAZNAS

3.2.3. Brand Trust Variable (X3) onZakat Decisions (Y)

In distributing the Brand Trust variable questionnaire, 4 statements were proposed representing 2 variable dimensions, namely viability (Viability) and intentionality (Intentionality). Then a try-out was carried out with 30 respondents and then continued with the data validity test, obtained valid results from the 4 statements.

From the results of testing with the hypothesis, it was found that the t-test of significance was partially found in the table above that the Brand Trust variable (X3) obtained a t-count value of 1.148. While the statistics table (t -table) and hypothesis testing with = 10%. With the degree of freedom of the test is n − k = 105 - 4 = 101 then the value of t table is 1.28999, t count is 1.148 < t table 1.28999. It can be concluded that the independent variable Brand Trust partially has no influence on the decision to pay zakat.

This is not in accordance with previous research by [3]where the results of this study indicate that brand trust is significant to purchasing decisions. and other zakat collection institutions, so that people trust their zakat funds more to the closest amil such as the prayer room/mosque closest to where they live, and it can also go directly to mustahiq who are felt by muzakki more in need of those in their environment.

3.2.4. Promotions X1, Brand Image X2, andBrand Trust X3 onZakat Decisions (Y)

Based on the results of the Ftest (simultaneous) for the variables Promotion (X1), Brand Image (X2), Brand Trust (X3), F Count = 3.149 with 2.36 was obtained. so that it can be seen that F count 3.149 > F table 2.36, which means that if the calculated f value is greater than f table, it can be concluded that Promotion (X1), Brand Image (X2) and Brand Trust (X3) have a significant effect on Zakat Decisions (Y).

This did not exist in previous studies. So that the researcher does not include previous research that is in accordance with research on the variables of promotion, brand image and brand trust that simultaneously affect the decision to pay tithe.

IV.   CONCLUSION AND RECOMMENDATION

4.1. Conclusion

Base on result research, the effect of promotion, Brand Image and Brand Trust on the Decision of Zakat at the National Amil Zakat Agency (BAZNAS) Bekasi Regency in North Cikarang, the researchers obtained the following conclusions:

1. Based on research on the effect of promotion on the decision to pay tithe partially, the results are rejected for the decision to pay zakat. This means that the promotion has no effect on the decision of the North Cikarang community to pay zakat at BAZNAS, Bekasi Regency.
2. The effect of brand image on the decision to pay tithe, the results obtained are partially accepted by the data on the decision to pay zakat. That is, brand image affects the decision to pay tithe for the people of North Cikarang at BAZNAS, Bekasi Regency.
3. The Effect of brand trust on the decision to pay tithe, it is partially obtained that the results are rejected for the decision to pay zakat. This means that brand trust has no effect on the decision of the North Cikarang community to pay zakat at BAZNAS, Bekasi Regency.
4. The effect of promotion, brand image and brand trust on the decision to pay zakat simultaneously, the results of the hypothesis are accepted and have a significant effect on the decision to pay zakat. This means that if the institution is seriously trying to improve promotion, brand image and brand trust, it will increase the decision to pay zakat in the national amil zakat agency (BAZNAS) Bekasi Regency in Cikarang.

4.2. Recommendation

Based on the conclusions above, several suggestions can be put forward in increasing zakat decisions in Amil Zakat National Agency (BAZNAS) Bekasi Regency In North Cikarang:

1. From the results obtained, it is known that the promotions carried out by BAZNAS did not reach the muzakki in North Cikarang, so many advertisements and noble messages of BAZNAS did not reach the muzakki. So that BAZNAS must increase promotions in order to increase the number of muzakki who pay zakat in BAZNAS.
2. Although BAZNAS is very well received by the people of North Cikarang, BAZNAS must continue to improve the good name and characteristics of BAZNAS continuously, in order to be able to attract more muzakki to pay zakat in BAZNAS
3. The need for socialization of policies, programs and management of zakat funds carried out by BAZNAS in order to increase the level of trust of muzakki in order to increase the number of muzakki with zakat in BAZNAS

REFERENCES

[1]. Buku Stastik Zakat Nasional.2016. Pusat Kajian Strategis BAZNAS, Jakarta Pusat: Pusat Kajian Strategis BAZNAS, 2016.
[2]. Pristi, Eka Destriyanti. Setiawan,Fery. (2019). Analisis Faktor Pendapatan dan Religius Dalam Mempengaruhi Minat Muzakki Dalam Membayar Zakat, Jurnal Analisis Bisnis Ekonomi , Vol. 17 No.1 (2019) pp. 32-43, Ponorogo.
[3]. Nugroho, Aditya Surya. Nurkhin , Ahmad. (2019). Pengaruh Religiusitas, Pendapatan, Pengetahuan Zakat Terhadap Minat Membayar Zakat Profesi Melalui Baznas dengan Faktor Usia Se- bagai Variabel Moderasi, EEAJ 8 (3) (2019) 955-966, Semarang.
[4]. BAZNAS, (2020). Out Look Zakat Indonesia 2020 (Jakarta: PUSKASBAZNAS),(2020). ISBN : 978-602-5708-50-3.
[5]. BAZNAS, O. (2019). Indeks Literasi Zakat 2019 (Jakarta: PUSKASBAZNAS),(2019), from https://www.puskasbasnaz.com
[6]. Majalah Baznas, (2019). From, https://baznas.go.id/zakat
[7]. Majalah Zakat BAZNAS. 2016. "Kebangkitan Zakat Kurangi Kesenjangan Sosial" edisi Juni
[8]. Sugiyono (2014). Metode Penelitian Manajemen. (Bandung: Alfabeta)
[9]. Sugiyono. 2011. Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung : Afabeta.