

Analysis of Community Obedience in Paying Zakat (Study at BAZNAS Depok)

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ABSTRACT

This study aims to determine the factors that influence people's obedience to pay zakat at BAZNAS Depok city. Zakat is one of the important instruments in improving people's welfare in Indonesia. Poverty is still a task for the government to solve because it sees the poverty rate which is still quite high. Therefore this research was made in order to encourage an increase in the receipt of zakat at BAZNAS so that it can be distributed widely to those who are entitled to receive it to remote places. The independent (independent) variables in this study are income (X1), transparency (X2), and service (X3), while the fixed (dependent) variable in this study is community obedience (Y). The method used is a quantitative method with the Structural Equation Modeling (SEM) – Partial Least Square (PLS) approach, measured using the SMART PLS application. The samples taken were 100 people who paid zakat through BAZNAS in Depok city. The results of this study indicate that the service variable has no significant effect on community obedience in paying zakat at BAZNAS Depok city, the income variable has a significant positive effect on community obedience in paying zakat at BAZNAS Depok city, and the transparent variable has a significant negative effect on community obedience in paying zakat at BAZNAS Depok city.

Keywords: Zakat, income, transparency, service, obedience.

INTRODUCTION

Worship performed by Muslims is divided into 2 (two), namely mahdoh worship as a form of direct servitude to Allah or commonly referred to as *habluminallah* and *ghairu mahdoh* worship as a form of practice that is permitted by Allah and there is no prohibition on it or commonly referred to as *hablumminannas*. Zakat is worship that has 2 (two) dimensions vertically and horizontally, namely worship as a form of obedience to Allah (*habluminallah*) and as an obligation to fellow human beings (*hablumminannas*).

Since the time of the Prophet, friend and caliphate, Zakat has played an

important role in the development of the people's economy. Zakat has been able to be an effective solution in overcoming community problems. The contribution of zakat has been empirically proven in Islamic history, both during the time of the Prophet and companions, especially at the time of the caliph Umar bin Abdul Aziz, who was able to bring economic equality among mustahik, during the reign of Umar bin Abdul Azis for 22 years, finally these mustahik zakat turned into muzaki. (Nature, 2018).

Poverty is still a major problem in Indonesia until now, even though the graph of the poor in Indonesia has fluctuated, this

has had an impact due to the past Covid-19. In September 2019 the number of poor people in Indonesia amounted to 24.78 million people or 9.22% of the total population. In September 2020 the number of poor people in Indonesia rose to 27.55 million people or 10.19%, this increase was due to the impact of the co-19 pandemic which rocked everyone's economy. However, the government's efforts to improve the welfare of its people can be seen in September 2021 during the recovery period, Indonesia's poverty rate decreased to 26.50 million people or 9.71% and until March 2022 it continued to decrease to 26.16 million people or 9.54% (Bps.go.id, 2022).

Zakat is very likely to be an alternative to government programs as a source of funds to overcome poverty (Ibrahim, 2006). Zakat is a means legalized by Islam in the formation of capital. The formation of capital is not solely from the utilization and development of natural resources, but also comes from obligatory donations from the rich. Zakat also plays an important role in improving the quality of human resources and the provision of production facilities and infrastructure (Miftah, 2008).

In 2019 – 2021, the receipt of zakat funds received by the National Amil Zakat Agency (BAZNAS) has increased every year as described in table 1. However, if you look at the potential zakat that should have been collected at IDR 217 trillion, the total annual revenue is still is still too small (Mukhlis & Beik, 2013).

Table 1. Total Zakat Received by BAZNAS for the 2019-2021 Period

Year	Total Zakat (billion Rupiah)	Annual growth (%)
2019	248	-
2020	305	22.98
2021	448	46.89

Source: BAZNAS 2022 (processed)

It can also be seen in the table above that the receipt of zakat has not decreased even though it is being hit by the co-19 pandemic. Meanwhile, the poverty rate in Indonesia rose during the pandemic. Thus the zakat instrument can be a policy choice to support people's welfare.

This increase in zakat receipts is also certainly influenced by the factors that are in it. In a study conducted by Sutomo et al(2015)service variables affect the satisfaction of muzakki in tithing and in the research conducted by Amalia & Widiastuti(2020)states that service and transparency variables have a significant effect on muzakki's interest in paying zakat. Meanwhile, the results of a different study conducted by Kabib et al (2021)states that the transparency variable has no partial effect on muzakki's interest in paying zakat.

In April 2021, the Depok City Amil Zakat Institution was designated as the Depok City Amil Zakat Agency for a three-year term for one period, as time went on, dynamics emerged and lasted until the end of the management period in 2010-2013. In 2011 the enactment of law number 23 of 2011 concerning the management of zakat and the Depok City BAZ made adjustments to the Depok City BAZNAS (Ramadan et al., 2021).

Researchers chose BAZNAS Depok because they wanted to know whether there was an effect of income, transparency and service on public

obedience in paying zakat. This research also raises different case studies and the latest period.

LITERATURE REVIEW

Zakat

Zakat is a legal instrument and waqf which is a voluntary instrument to serve the poor and for people in need to achieve social welfare (Mikail, Ahmad, & Adekunle, 2017). According to Fathoni (2015) the distribution of zakat in two, fitrah and maal, was ordered by the prophet Muhammad SAW to his followers in the fasting year of Ramadan until the last day of the month of Ramadan before Idhul fitr. Second, zakat maal is zakat regarding the ownership of certain assets that meet the requirements. Zakat maal includes zakat on silver and gold, zakat on plants, zakat on harvests, trade zakat and current professional zakat.

Income

Revenue is the gross inflow of economic benefits arising from the normal activities of an entity during one period (Kieso et al, 2011: 955). Meanwhile, according to Skousen and friends, revenue is the inflow from the delivery and production of goods and services due to ongoing main activities or central activities. The point is that income is an inflow generated due to activities that can generate money such as income generated from factors of production, namely rent, profits, interest/profit sharing and salaries. In the economy, the term disposable income is known, which means income that has been deducted by taxes and is ready to be spent (Sadono, 2004: 49). In Islam, disposable income is income that has been issued by zakat and taxes.(Nasution, 2017).

Transparency

Transparency is the presentation of everyone's reporting transparently and nothing is covered up, relating to its implementation and management, with the elements on which decisions are made and activities carried out (Hasan, 2011). According to Abidin & Rukmini (2011) openness has meaning, policies are carried out and implemented according to mechanisms or methods, regulations set by institutions clearly. In the management of zakat, the goal is to make sure that nothing is covered up, to have confidence in management institutions, to create opinions that they are competent, honest, by creating a sense of that belief, directly proportional to the public who can see or have access to clear information.(Kabib et al., 2021).

Service

Service quality according to Sangadji and Sopiah, (2013: 100) is the expected level of excellence and control over that level of excellence to fulfill customer desires.

As for the principles of service in Islam (Hafidhuddin and Hendri, 2003:56 in Lestari, 2013:34-35), namely: 1. Shiddiq 2. Creative, brave and confident 3. Trust and Fatonah 4. Tabliq 5. Istiqamah. An institution, company, or an institution will definitely continue to pay attention to its services to customers. Because it is very important to maintain and continue to improve, namely by continuing to try to provide the best service according to customer wishes, it will have an effect on attracting customer interest. Especially in this case is a zakat institution, because by providing the best service and continuing to maintain the quality of its services, it will make muzaki believe in securing their zakat funds and indirectly attract muzaki's interest in paying zakat at the LAZ (Amalia & Widiastuti, 2020).

METHODS

The method used in this study is a quantitative method with the Structural Equation Modeling (SEM) – Partial Least Square (PLS) approach, using the SMART PLS measuring instrument. the sample in this study is muzakki who live in the city of Depok, with a total of 100 people. The data

in this study are primary data obtained through questionnaires from the Google form which are distributed to all muzakki at BAZNAS who are domiciled in the city of Depok. The independent (independent) variables in this study are income (X1), transparency (X2) and service (X3), while the fixed (dependent) variable in this study is community obedience (Y).

RESULTS AND DISCUSSION

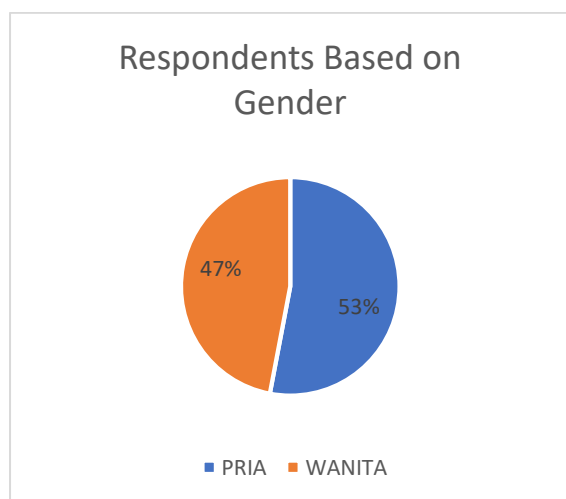


Figure 1. Profile of Respondents Based on Gender

In Figure 1, it can be seen that 53% of male respondents and 47% of female respondents.

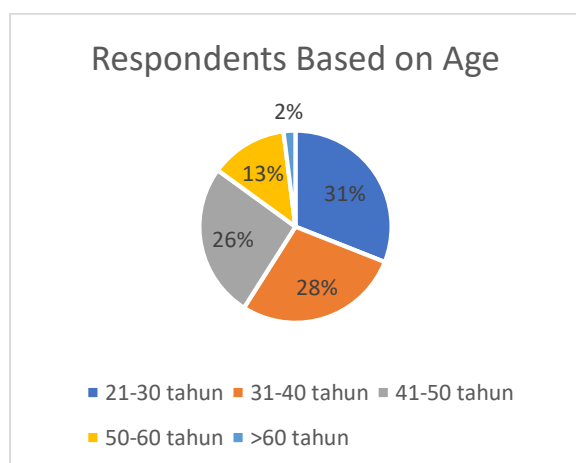


Figure 2. Profile of Respondents by Age

In Figure 2. It can be seen that the respondents aged 21-30 years were 31%, 31-40 years were 28%, 41-50 years were

26%, 50-60 years were 13% and >60 years were 2%.

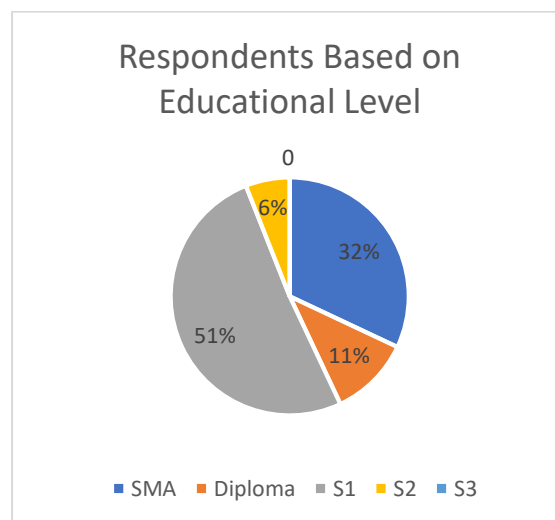


Figure 3. Profile of Respondents by Educational Level

In Figure 3. It can be seen that the number of respondents with high school education is 32%, Diploma is 11%, S1 is 51%, Masters is 6% and Doctors is 0%.

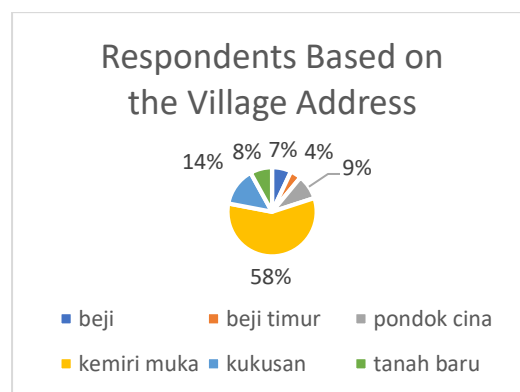


Figure 4. Profile of Respondents by Village Address

In Figure 4. It can be seen that the number of respondents who have addresses at Beji is 7%, East Beji is 4%,

Pondok Cina is 9%, Kemiri Muka is 58%, Kukusan is 14%, and Tanah Baru is 8%.

Validity and Reliability Test

Table 2. Validity and Reliability Test Results

	<i>Cronbach's Alpha</i>	<i>rho_A</i>	<i>Composite Reliability</i>	<i>Average Variance Extracted (AVE)</i>
<i>Obedience</i>	0.825	0.833	0.884	0.655
<i>Service</i>	0.911	0.936	0.929	0.766
<i>Income</i>	0.806	0.813	0.872	0.631
<i>transparent</i>	0.831	0.898	0.885	0.658

Based on Table 2, all questionnaire items have met the convergent validity test standard, namely AVE above 0.5 and factor loading above 0.5, which means that all items are declared valid, and have met the composite reliability test standard, which is greater than 0.7 which means that all items are declared reliable. Based on Table 2, it can be seen that all questionnaire items have met the convergent validity test standard, namely AVE above 0.5 and factor loading above 0.5, which means that all items are declared valid, and have met the composite reliability test standard, which is greater than 0.7 which means that all items are declared reliable.

Table 3. Fornell Larcker Criterion

	Obedience	Service	Income	transparent
Obedience	0.809			
Service	0.103	0.875		
Income	0.540	-0.095	0.794	
transparent	-0.225	0.042	0.022	0.811

In Table 3 it can be seen that all constructs are shown to have high discriminant validity. This can be seen from

the AVE value of each construct which is higher than the correlation between that construct and the other constructs.

Table 4. Multicollinearity Test Results

	VIF
KT1	1,685
KT2	1,797
KT3	1,864
KT4	1,765
P1	1,396
P2	2,533
P3	2,269
P4	1,498
PL1	2,696
PL2	2,971
PL3	4,030
PL4	3,768
T1	1,768
T2	2,152
T3	1,828
T4	1,834

Based on the results of the multicollinearity test in Table 5, it can be seen that the variables service quality (SQ), customer value (CV) and trust (TR) obtain

a VIF value < 10 . These results indicate that there are no symptoms of multicollinearity problems among the independent variables.

Table 5. Test Results for the Coefficient of Determination

	R Square	R Square Adjusted
Obedience	0.376	0.356

After getting the regression results, the R² value (coefficient of determination) in this study was 0.356. This means that the ability of the independent variable to explain the variance of the dependent variable is 35.6%. So that 64.4% of the variance of the dependent variable (adherence) is explained by other factors.

Table 6. Hypothesis Results

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Service -> Obedience	0.168	0.154	0.100	1,690	0.091
Revenue -> Obedience	0.561	0.568	0.070	7,981	0.000
Transparent -> Obedience	-0.244	-0.255	0.092	2,653	0.008

Based on the table above, the hypothesis results on the Service to Obedience variable produce a t-count value of $1.690 < t_{table} 1.966$ with a significant value of $0.091 < 0.05$. Thus the service does not have a significant influence on community obedience. Then the income variable on community obedience produces a t-count

value of $7.981 > t_{table} 1.966$ with a significant value of $0.000 < 0.05$. Thus the income variable has a significant influence on community obedience. Meanwhile, the transparent variable towards obedience produces a t-count value of $2.653 > t_{table} 1.966$ with a significant value of $0.008 < 0.05$. Thus the transparent variable has a significant negative effect on obedience.

CONCLUSION

Based on the results of the research mentioned above, the researcher concludes that the service variable does not affect public obedience in paying zakat. While the income variable affects people's obedience to pay zakat, this reveals that the greater a person's income, the more obedient he is to pay zakat. The transparency variable has a negative effect on public obedience to paying zakat.

This research is expected to be a reference for researchers and zakat collection institutions, especially BAZNAS in Depok City, so that they continue to

improve service quality and institutional transparency.

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