

Analysis of Factors Influencing the Community (Muzakki) To Pay Zakat through Baznas in Mataram City



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Abstract: Analysis of Factors Influencing Society (Muzakki) Paying Zakat Through Baznas in Mataram City. The purpose of this study is to analyze the factors influencing Muzaki's decision to pay zakat through the National Amer Zakat Agency in Mataram City. This study uses a quantitative method. Sampling was conducted using a directed sampling method, with a maximum of 60 respondents. The data analysis technique used structural equation modeling-partial least squares (SEM-PLS) with the help of the program Smart-PLS. The results of the study showed that BAZNAS products/projects had no positive and significant impact on Muzaki's decision to perform zakat at the Mataram Baznas, while trust had a positive and significant impact on Muzaki's decision to perform zakat at the Mataram city Baznas, and transparency had a positive and significant impact on Muzaki's decision to perform zakat at the Mataram City Baznas. Then, the value obtained from the r-squared test is 0.671, which means that 67.1% of the variation in the dependent variable can be explained by the independent variable, while the rest is explained by other variables outside the research model.

KEYWORDS: Baznas product/program, trust, transparency, Muzakki decision

INTRODUCTION

Zakat is one of the important sectors of Islamic philanthropy. As the third pillar of Islam, zakat is an obligation for every Muslim around the world who qualifies as a person who pays zakat to cleanse his property by distributing it to mustahiq (zakat recipients). Zakat not only serves as a helper for Mustahiq, but can also be one of the important parameters in the economy, namely as a balancer in the national economic sector. This proves that this zakat has the potential to overcome economic inequality and poverty problems in Indonesia. (Mirawati, 2019)

Indonesia is one of the countries with the largest Muslim-majority community in the world, amounting to 237.53 million people by the end of 2021. This number represents 86.9 percent of Indonesia's total population of 273.32 million people (DataIndonesia.id). This could imply that using zakat could show great potential and could also contribute to reducing poverty in Indonesia. Indonesia as the largest Muslim country in the world has the potential to collect large zakat as economic assistance and also reduce poverty in Indonesia but based on the realization of the 2022 budget. The National Amil Zakat Institute reported that the realization of the Zakat fund budget in Indonesia reached IDR 14 trillion in 2021. This amount is only about 4.28 percent of the projected zakat potential in Indonesia which reaches Rp327 trillion (CNN Indonesia, 2022)

Zakat is very closely related to problems in the field of social sciences and economics, this zakat can reduce the nature of greed in humans. In the social sciences zakat can act as a tool to eliminate poverty from society, zakat can act as a tool to lift people who have a lot of wealth for social responsibility out of poverty, while in economics, zakat overcomes the accumulation of financial balance in society. That zakat is taken by the community when it has reached its nisab size as a condition for the mandatory minimum limit of zakat. Similarly, the amount that will be given to the goods whose own zakat has been given. Excess property is issued under the conditions established by the jurists. Even though the distribution of zakat is equal among those who are entitled to receive zakat or often called mustahiq, which is the eighth group stipulated in the zakat verses in the Qur'an (Goldia 2018). The National Amil Zakat Agency not only focuses on the functioning of the administrative system but also focuses on how the collection of zakat funds runs smoothly under the wishes of the institution.

The potential of zakat in Mataram City which should reach 10 billion only reaches 4.5 billion rupiah, this can show that the receipt of zakat has not been optimal due to several things, including the low awareness of the people to do zakat even though it is classified as doing zakat mall, but they only do zakat fitrah which is only issued in the month of Ramadan. In addition, there is still a culture of Indonesian people to make zakat which is directly paid without going through institutions and not passing through

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zakat distribution institutions, so this data cannot be calculated or collected. This habit dates back to ancient times and to change it takes a very long time.

The National Amil Zakat Agency (Baznas) as an organization or manager of zakat in Mataram City targets the realization of zakat by the end of 2022 to reach IDR 5.5 billion. Director of Baznas Mataram City, Dr. H. Djaswad said, most of the zakat collected came from the professional zakat of Mataram city. Realization only reached Rp 4.5 billion from the target of Rp 5.5 billion until mid-October. He ensures that the target can be exceeded by realizing the untapped potential of zakat. "Compared to the potential of zakat last year, we have reached 5 billion, so we will increase it to 5.5 billion so that the spirit of work. God willing, it can be realized," Djaswad said on Tuesday, October 25, 2022.

Thus, the problem of the community is the lack of public knowledge and the lack of public trust in the institution of amil zakat institutions. Therefore, there is a need for invitations and multiplying strategies from the BAZNAS institution itself so that people want to channel their zakat to BAZNAS.

In the city of Mataram there is an amil zakat institution, namely BAZNAS Mataram City which was created to accommodate the community to facilitate the management of zakat. Because if more and more people do zakat, poverty in the city of Mataram will also decrease. However, there are still many people who are not aware and reluctant to do zakat through the Amil Zakat Agency (BAZNAS) of Mataram City. So that the distribution of zakat to mustahik is still less optimal and uneven. Therefore we are interested in conducting research on this topic on "Analysis of Factors Influencing People (Muzakki) to Pay Zakat Through Baznas in Mataram City".

LITERATUR REVIEW

Zakat

The word zakat comes from Arabic and consists of the letters za (ز), ka (ك) and wa (و). The last letter is mu'tal and since it is difficult to pronounce and the reading of Zakat (زكاة) is sufficient, it is replaced with the letter Ta al-Marbutah. Etymologically, the word zakat means to purify, grow and develop. When a plant is said to be zakat, it means it grows and then its growth is accelerated. If the plant grows without defects, (Abbas 2017)

Zakat is one of the foremost obligations of Muslims, enshrined in the Qur'an, the sunnah of the Prophet and the ijma of the scholars. Where Zakat is one of the pillars of Islam that is always mentioned along with prayer. Zakat is one of the most important elements in adhering to Islamic law. Therefore, the law of zakat is obligatory (fardhu) for every Muslim who has fulfilled certain conditions. Zakat is included in the category of worship (such as prayer, Hajj and fasting) which is regulated in detail based on the Qur'an and the Sunnah, and is a social and humanitarian charity that develops under the development of mankind. (Goldia 2018)

DECISION

According to (George R. Terry, 1977) decision making is a particular behavioral choice from two or more existing options. According to (Sondang P. Siagian, 2001) decision making is a systematic approach to alternative nature and the fastest course of action. James A.F. Stoner in (Amalia, 2022) Decision making is the process of choosing actions to solve problems. According to (Suharnan, 2005) decision making is the process of choosing or determining different choices under uncertain circumstances. According to Simon in (Harlina, 2022) decision making is a way of choosing from several possible alternative actions that can be chosen using certain procedures, in the hope of making the best decision.

Baznas products/programs

According to the language, a product is a good or service that is produced and used as the end result of the production process. According to (Kotler and Armstrong 1996:271) in (Akpoymare, 2012) a product as anything that can be offered to a market for attention, acquisition, use or consumption and that might satisfy a want or need Product means everything that can be offered in the market to be considered, bought, used or consumed and that can satisfy a desire or need and that can satisfy the wants and needs of consumers Tjiptono (1995:95 in Setyani, 2020) conceptually, the product is the producer's subjective understanding of something that can be offered as an effort to achieve organizational goals by meeting consumer needs and desires in accordance with organizational competence and capacity as well as purchasing. power is created. Denying, (Denny, 2015)

Trust

Trust is a person's willingness to trust others where we trust them. Trust comes from a process that accumulates gradually in the form of trust, in other words trust is our belief in a particular product or function. This belief arises from perceptions of learning and experience. Trust in zakat institutions is defined in the study as Muzakki's willingness to trust zakat institutions to distribute their zakat to Mustahik because Muzakki believes that the institution is professional, reliable and transparent. It also promotes great faith in the institution of Zakat. (Goldia 2018)

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Transparency

KNKG in (Lubis 2017) Transparency is a condition in which institutions provide relevant and relevant information in a way that is easily accessible and understandable to stakeholders. At the same time, according to NCG (Lubis 2017), institutional managers must follow the principle of transparency in the decision-making process and information delivery. Transparency in the delivery of information means that the information submitted must be complete, correct and timely for all parties involved.

Research Methods

This research is an associative study with a quantitative approach which in this study uses the population, namely the community or muzakki who pay zakat in Baznas, Mataram City. The sampling technique used in this study used purposive sampling techniques. This sampling technique usually has a higher sample quality. Because researchers choose based on certain criteria, they have created a grid or limitation that is used as a research sample. For example, based on demographics, gender, type of work, age, and others (Sugiyono, 2016). The data analysis technique in this study used *Partial Least Square* (PLS). Using Structural Equation Modeling (SEM) equations with an approach based on variance or component-based structural equation modeling.

The samples we use here are as follows: 1. people who are worthy of bearing the name Muzakki in accordance with Islamic law. 2. Those who pay zakat in Baznas Mataram City. 3. Have an income above Rp. 6,000,000 / month that is multiplied by one year or 12 equivalent to 75 million per year, which according to its size is equivalent to 85 grams of gold in a period of one year. While the number of samples used in this study amounted to 60 people.

The data collection method used by researchers in this study was using questionnaires. Questionnaire is a data collection tool in the form of a list of written questions to obtain information from a number of respondents to answer (Koncoro 2003). This is a benchmark for the preparation of instruments in the form of questions or statements. Instruments with the Likert scale have a scale from very negative to very positive and 5 (five) alternative answers (Soewadji, 2012).

Based on the subject matter and hypothesis tested, the variables used in this study are:

Muzakki decision as dependent variable or Y dependent variable Here are the indicators of the decision variable:

1. Easy Conditions for Paying Zakat in Baznas.
2. Want to distribute zakat evenly to mustahiki in need.
3. Muzakki makes regular Zakat payments to the Amil Zakat institution.
4. The relationship between the Amil Zakat institution and the muzakki has been established for a long time.
5. Muzakki has and will recommend the Amil Zakat Institute to others.

The product and also the baznas program itself as an independent variable or X1 consisting of education, health, productive economy, humanitarian, da'wah and advocacy programs. This appears based on indicators of this variable such as:

1. The availability of all baznas programs that are the needs of the community.
2. The public or muzakki knows information from various parties and social media.
3. Baznas is used as a top priority place as a place to perform zakat.
4. Products or programs offered by Baznas are in accordance with the needs of muzakki and also other communities.
5. Muzakki and other communities are satisfied with the product and also the baznas program.

Trust is a person's willingness to rely on others in whom we have faith. Trust is used as an independent variable, namely X2 with the following indicators:

1. Competent in doing everything.
2. Honesty of the zakat institution in managing zakat funds.
3. The concern of zakat institutions for the community.
4. High credibility.
5. Consistent in taking actions that benefit the community.

Transparency is a condition where institutions provide important and relevant information in a way that is easily accessible and understandable by stakeholders. Transparency here as a free variable X3 with the following indicators:

1. Issuance of periodic financial statements.
2. Easy access to financial reports.
3. Publication of financial statements.
4. Availability of advice from the community for baznas.
5. Information provided to the public.

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RESULTS AND DISCUSSION

Based on the results of statistical data processing, and hypothesis testing that has been carried out, the answer can be obtained that the variable product/program of Baznas has a positive but not significant effect on the decision of muzakki to do zakat in Baznas Mataram City. Then the trust variable has a positive but not significant effect on the decision of the muzakki to do zakat in Baznas Mataram City. And the transparency variable has a positive and significant effect on Muzakki's decision to pay zakat in Baznas Mataram City.

A. The influence of Baznas products/programs on Muzakki's decision to do zakat in Baznas Mataram City.

Results on baznas products/programs show that These variables have an effect but are not significant on Muzakki's decision to do zakat in Baznas Mataram City. This can be seen based on the results of the calculation of path coefficients (*Mean, STDEV, and P-Values*) In the table above, which tests the first hypothesis, namely Baznas products/programs have a positive effect on the decision of muzakki to do zakat in Baznas Mataram City, shown by a beta value of 0.320 and a significance value or value *P-Value* greater than 0.05 which is ($0.21 < 0.05$).

Thus, the first hypothesis is that Baznas products/programs have a positive but not significant effect on the decision of muzakki to do zakat in Baznas Mataram City. This illustrates that whatever program is servedGkan by the management of the Baznas institution does not make muzakki to be used as a benchmark for zakat payments at the zakat institution. This result also supports from previous research, namely research from (Andi Triawan, Siti Aisyah (2021)) that the factors of baznas products/programs have an effect but are not significant on the decision of muzakki to do zakat at baznas institutions.

B. The influence of belief on the decision of muzakki to do zakat in the baznas of mataram city.

This variable explains from the results of the analysis test that trust in the Mataram City Baznas has a positive and significant effect on the decision of the muzakki to do Zakat in the Mataram City Baznas. This can be seen based on the results of the calculation of path coefficients (*Mean, STDEV, and P-Values*) in the table above, which tests the second hypothesis, namely that trust has a positive effect on the decision of muzakki to do zakat in Baznas Mataram City, indicated by a beta value of 0.264 and a significance value or *P-Value* greater than 0.05, which is ($0.05 < 0.05$).

Several previous studies have shown that belief variables have a positive and significant effect. This can also be seen from previous studies, such as research from (Goldia, 2016) the trust variable shows that this variable is influential and significant on the decision of muzakki to do zakat at Baznas Mataram City. Trust plays a very important role in influencing the decision of the muzakki to make zakat through the Baznas of Mataram City. Here are six paragraphs of discussion about beliefs that have a significant influence on the decision of the muzakki to make zakat at the Baznas of Mataram City.

C. The effect of transparency on the decision of muzakki to do zakat in Baznas Mataram City.

Transparency indicates that the Mataram City Baznas has an influence and significance on the decision of the muzakki to do Zakat in the Mataram City Baznas. This can be seen based on the results of the studygan path coefficients (*Mean, STDEV, and P-Values*) In the table above, which tests the third hypothesis, it is found that transparency has a significant effect on the decision of muzakki. The results of the analysis were carried out and obtained a beta value of 0.302 and a significance value or value *P-Value* smaller than 0.05 ($0.04 < 0.05$).

Thus, the transparency of zakat carried out by the institution and disseminating real reports has a positive and significant effect on the decision of muzakki toUK conducts zakat in Baznas Mataram City. This result also supports previous research, namely research from (Liza Amelia, Alim Murtani (2020)). That the transparency factor has a positive and significant effect on the decision of the muzakki to do zakat in the Baznas of Mataram City.

CONCLUSION

Based on the results of the tests and discussions that have been described, it can be concluded that:

1. Baznas products/programs have a positive but not significant effect on Muzakki's decision to do zakat in Baznas Mataram City.
2. Trust has a positive but not significant effect on Muzakki's decision to do zakat in Baznas Mataram City.
3. Transparency has a positive and significant effect on the decision of muzakki to do zakat in Baznas Kota Mataram.

While the magnitude of the influence of baznas products/programs, trust and transparency on the decision of muzakki to do zakat in the Mataram City Baznas was 67.1 percent, the remaining 32.9 percent was influenced by constructs that were not included in the model such as religiosity, public awareness, accountability, regulations and also knowledge about zakat.

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SUGGESTION

Based on the results of this study, there are several suggestions to consider. because The results of this study are information that needs to be considered by *stackkholder* related:

1. It is expected for the management of the Baznas institution to continue to provide services in the form of programs that build the surrounding community so that the community realizes that the existence of this Baznas institution has a positive impact on the community and the Baznas institution also needs to increase socialization for the community so that the public knows the programs that have been made by the Baznas institution.
2. Public trust in the baznas institution must also be increased by providing education and also socialization and announcement of reports so that later the community knows what the performance of baznas is so that later muzakki will do zakat in Baznas Mataram City.
3. The transparency of zakat carried out must also be maintained and increased because with transparency carried out by related institutions, it can increase muzakki within the scope of the Mataram City Baznas.
4. Further research is needed to determine the extent to which BAZNAS institutions implement government-designed programs and to determine the improvement of Muzakki's decisions in implementing Zakat at BAZNAS Mataram City.

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