

Determinant Factors to Pay Zakat in BAZNAS Yogyakarta City

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ABSTRACT

This research empirically tests the factors influencing muzakki paying zakat at the Yogyakarta City National Zakat Amil Agency (BAZNAS). This type of research uses quantitative methods to test the factors of Religiosity, institutional image, and service quality on muzakki interest. The samples were a portion of the 72 muzakki that made up BAZNAS Yogyakarta City. Non-probability sampling is used in the sampling procedure. The questionnaire research instrument as a data source uses Likert scale measurements. Next, the data was tested using multiple linear regression to answer the research objectives. The results of statistical tests show that the factors of Religiosity, institutional image, and service quality influence muzakki's interest in paying zakat at BAZNAS Yogyakarta City.

Keywords: *Institutional Image, Service Quality, Interest, Muzakki paying zakat, Religiosity*

INTRODUCTION

Zakat, Infaq, and Shadaqah (ZIS) are forms of muamalah worship commanded by Allah SWT to His servants as proof of faith (Agustinawati & Mawardi, 2019). Thus, worship is not only vertical, meaning directed solely to Allah Almighty and His servants, but must also be balanced with horizontal worship, which involves the worship of fellow beings. Zakat, Infaq, and Shadaqah are forms of wealth given to others that fall into the category of eight asnaf, which is why Allah SWT commands His servants to engage in mutual aid (Rizal & Mukaromah, 2020)

Zakat involves the redistribution of wealth from muzakki to mustahiq (Zulkarnain & Farkhani, 2021). However, to ensure the effectiveness and efficiency of zakat, infaq, and sadaqah fund management, it needs to be managed by the Zakat Collection Agency or Zakat

Management Agency (Bahri & Sabik, 2020). This coordination is essential to ensure that funds are distributed accurately and reach their intended recipients.

The payment of zakat by muzakki is a real step towards building social synergy, which can be further developed in the context of modern life (Fitrianna et al., 2021). For example, rich people can channel their zakat through BAZNAS can use the zakat funds for the purposes of providing capital to micro, small and medium enterprises (MSMEs) (Mahzumi, 2019). The amount of capital will affect the development of the business and its income. Therefore, the role of BAZNAS is very important in efforts to improve mustahik economic development through the provision of business capital. Mustahik refers to needy individuals or groups who are targeted recipients of zakat funds, categorized into eight asnaf. The provision of zakat funds to these recipients will

ultimately lift their economic conditions (Haq et al., 2017)

Based on the implementation of zakat in Indonesia, there is a gap between hope and reality. Although the majority of Indonesia's population is Muslim with great potential for zakat funds, the reality is that the collection of zakat funds through zakat institutions is still far from expectations. Although there have been collection and distribution agencies for zakat funds regulated in Indonesian laws and regulations, there is no legal instrument that can force Muslims to pay zakat. In this context, awareness in paying zakat will be greatly influenced by people's understanding of zakat (Nurhasanah, 2018).

The functions of the Amil Zakat Agency and the Amil Zakat Institute have been regulated in the Law of the Republic of Indonesia Number 23 of 2011 concerning the management of Zakat, Infaq, and Shadaqah in Indonesia. The implementation of this law is carried out through Badan Amil Zakat (BAZ) and supported by Lembaga Amil Zakat (LAZ) (BAZNAS, 2020). In this case, the management of Zakat, Infaq, and Shadaqah funds is not carried out individually, but is carried out by institutions that have official status and a formal legal basis (Yahya, 2020). This approach aims to ensure the effectiveness of Zakat, Infaq, and Shadaqah fund management and provide greater benefits than if the funds were given directly by muzakki. This is very important considering that Indonesia is a country with the largest number of Muslims in the world (Lubis et al., 2022).

One sign of zakat progress in Indonesia is a significant increase in zakat collection from year to year. Based on the latest data, the trend of national zakat collection is still very positive. The total zakat, infaq, and alms (ZIS) collected through amil institutions from muzakki reached Rp1.729 trillion. This figure increased by 15.3% compared to the

previous year, and increased by 25 times from the previous data (BAZNAS, 2020). To increase the potential of zakat, an institution is needed that is able to manage zakat funds and distribute them to those who are entitled to receive zakat. In Indonesia, the management of amil zakat institutions is regulated by Law of the Republic of Indonesia Number 23 of 2011 concerning zakat management, especially in Article 15 paragraph (1). One of the Islamic financial institutions responsible for collecting public funds (zakat) and redistributing them is the Amil Zakat institution (LAZ) or the Amil Zakat Agency (BAZ) (BAZNAS, 2018).

The problem that exists today is that people prefer to distribute their zakat directly to entitled recipients (Nurhasanah, 2018). However, there are still many Muslims who are reluctant to pay zakat through zakat institutions because they do not immediately feel the benefits and satisfaction. They see that only the mustahiq party benefits directly from zakat. Theories that support the diversity of muzakki behavior in paying zakat are influenced by various factors, both internal to the muzaki itself and external factors.

Several studies have been conducted (Nursalimah & Senjiati, 2021; Puguh Kharisma, 2021; Ramadhan Alfitrah, Nurlina, 2021). Ramadhani & Hapsari's research, (2022) examines the relationship between transparency, trust, and reputation of amil zakat institutions on the intention to pay zakat online muzakki from the millennial generation. The number of samples in this study was 70 respondents. This study used multiple linear regression analysis tools with the OLS (Ordinary Least Square) method to see the influence of endogenous variables on exogenous variables. The results showed that the variables of transparency, trust and reputation had a positive and significant influence on the intention to pay zakat online muzakki from the millennial generation.

Another study, Mubarak da Safitri, (2022) examined which factors of knowledge, religiosity, trust, and income most influenced the interest of muzaki to pay zakat. This research is a quantitative type, with the population of Trenggalek Regency being Muslim and obtaining a sample of 57 people. The analysis used is multiple regression, partial test, simultaneous test and determination coefficient test. The partial test results in this study showed that knowledge and religiosity factors did not affect the interest of muzaki to pay zakat, but trust factors and zakat income positively had a significant effect. While simultaneous testing shows that factors of knowledge, religiosity, trust, and income affect the interest of muzaki to pay zakat.

Jibu, Naswatin and Boku (2022) examine the relationship of knowledge, religiosity, income and transparency of financial statements to the interest of muzakki in paying zakat maal. The questionnaire was distributed using a googleform that was distributed directly to respondents. In this study the samples used were 60 samples. The results of this study are variables of knowledge, religiosity, income and transparency of financial statements as a whole affect the interest of muzakki in paying zakat maal.

Based on the context previously explained, the focus of the discussion was on the Amil Zakat Agency (BAZ) to increase the collection of Zakat, Infaq, and Shadaqah (ZIS) funds to maintain the financial stability of zakat management institutions.

Table 1. Growth of BAZNAS Voting Yogyakarta City

No	Year	Inclusion
1	2018	5.3 M
2	2019	5.5 M
3	2020	5.4 M
4	2021	5.9 M
5	2022	8.4 M

Source: BAZNAS.jogjakota.go.id

Table 1 illustrates that in the last year, income experienced significant fluctuations. In 2018, revenue reached 5.3 million, a slight increase in 2019 to 5.5 million. However, 2020 saw a slight decline back to 5.4 million. In 2021, there was a sharp surge with revenues reaching 5.9 million. However, the most noticeable spike occurred in 2022, where income jumped dramatically to 8.4 million. From this data, it can be seen that there was considerable variation in revenue performance over the five-year period, with a striking peak in growth in 2022.

Religiosity plays a key role in motivating someone to pay zakat (Farouk et al., 2018). Individuals who have a high level of religiosity tend to have more awareness of the obligation to pay zakat as part of their religious teachings (Syafiq, 2018). Therefore, the higher a person's level of religiosity, the more likely they are to have an interest in paying zakat. Furthermore, the image of the institution also plays an important role (Zuha et al., 2018). If BAZNAS has a good image in the eyes of the public, such as being transparent, efficient, and trustworthy, this can increase public trust in the institution. A positive image can give confidence to individuals that the zakat they pay will be used properly and on target.

Meanwhile, the quality of BAZNAS services can also affect the interest in paying zakat. Good services, including easy payment processes, clear information about the use of zakat, and responsiveness to individual questions or concerns, can increase public satisfaction and trust in the institution (Nurkholis, 2020). Thus, individuals are more likely to involve themselves in paying zakat through BAZNAS if they feel they are getting good service.

Based on these problems, this study aims to explore the relationship between religiosity, institutional image,

and service quality based on the interest of muzakki in paying zakat at BAZNAS Yogyakarta city. The implications of the results of this study contribute to the internal strategic policy of BAZNAS Yogyakarta city in increasing public interest in paying zakat.

LITERATURE REVIEW

Aini et al., (2020) investigating the zakat, infaq, and alms management system to enhance the small and medium business economy in BAZNAS Pasuruan City and to observe changes in the mustahik economy after getting ZIS aid from BAZNAS Pasuruan City. Field research (also known as a field study) was used as the research method in this study. This study makes use of interview data, observational data, and documentation learning approaches. The findings of this study demonstrate that Pasuruan City people and the Pasuruan City Office provided the zakat, infaq, and alms amounts collected by BAZNAS Pasuruan City. ZIS funds are given to small and medium-sized business owners so they can grow their enterprises. With the help of ZIS funds for micro and medium-sized business owners, this has improved the mustahik economy.

Hamzah & Kurniawan, (2020) tested whether zakat knowledge and trust in Baznas Kuantan Singingi Regency influenced the interest of muzakki to pay zakat. The population is the number of muzakki in 2018 as many as 4,232 people and the sample is 98 people. The results of test F found that zakat knowledge and trust in BAZNAS together with the Kuantan Singingi Regency.

Research Dwi et al., (2020) analyzing muzakki interest in paying zakat at Baznas Semarang is the goal of this study. By distributing questionnaires, the quantitative qualitative research methodology is applied. There were 50 responders in the sample. According to the study's findings, only service quality has a significant impact on muzakki interest in paying zakat at Baznas Semarang—by

69%—while religiosity and accountability have no significant impact on muzakki interest at all.

Kartika, (2020) examined the relationship of income to interest in paying zakat at BAZNAS Salatiga. To determine the effect of income on interest in paying zakat through awareness as an intervening variable. The sample of this study was 202 muzakki who paid zakat through the National Amil Zakat Agency (BAZNAS) Salatiga in 2017. The results showed that income affects the interest of muzakki to pay zakat at BAZNAS Salatiga.

Kabib et al., (2021) examine how accountability and transparency affect muzakki's desire to pay zakat. People in BAZNAS, Sragen Regency who pay zakat make up the study's population. In this study, the sample yielded 100 responses. Purposive sampling was utilized in the sample selection process, followed by the Slovin formula. Multiple linear regression is the method used in this study's data analysis. The findings of this study show that the interest of muzakki in paying zakat is partially influenced by the accountability variable, and that interest is partially influenced by the transparency variable. In addition, the variables of transparency and accountability have an impact on the desire to pay zakat.

Finally, research by Harahap et al., (2022) to determine the direct and indirect influence of location, socialization, trust and literacy variables on muzakki's reluctance to pay zakat at the National Zakat Amil Agency, North Padang Lawas Regency. This research method uses a quantitative approach. From the test results, the number of respondents in this study was 100 respondents. The findings in this research, location, socialization, trust and literacy have a positive influence on muzakki's reluctance to pay zakat at the National Zakat Amil Agency of North Padang Lawas Regency.

DATA AND METHODOLOGY

The samples were a portion of the 72 muzakki that made up BAZNAS Yogyakarta City. Non-probability sampling is used in the sampling procedure. The questionnaire research instrument as a data source uses Likert scale measurements. Next, the data was tested using multiple linear regression to answer the research objectives. The results of statistical tests show that the factors of Religiosity, institutional image, and service quality influence muzakki's interest in paying zakat at BAZNAS Yogyakarta City.

RESULT AND DISCUSSION

Description of Respondent

Research Sample on the title Analysis of Factors Influencing Muzakki's Interest in Zakat in Baznas Yogyakarta City as many as 72 Respondents.

Table 2. Respondent's Gender

		Frequ-ency	%	Valid Percent	Cumulative Percent
Valid	Man	23	31.9	31.9	31.9
	Woman	49	68.1	68.1	100.0
	Total	72	100.0	100.0	

Source: Authors (2023)

Table 2 shows that male gender was 23 respondents (31.9%) and female gender was 49 respondents (68.1%). This happens because in the field, the woman is the financial manager of her husband, so those who deposit zakat funds more often are women.

Table 3. Age of Respondents

		Frequ-ency	%	Valid Percent	Cumulative Percent
Valid	17-25	14	19.4	19.4	19.4
	22	1	1.4	1.4	20.8
	25-35	14	19.4	19.4	40.3
	35-45	19	26.4	26.4	66.7
	45-55	24	33.3	33.3	100.0
	Total	72	100.0	100.0	

Source: Authors (2023)

Table 3 shows that most respondents aged 45-55 years as many as 24 respondents (33.3%). This shows that the age of 45 is a person's productive age in economic terms.

Table 4. Respondent's Occupation

		Frequ-ency	%	Valid Percent	Cumulative Percent
Valid	Miscellaneous	7	9.7	9.7	9.7
	Civil Servants	18	25.0	25.0	34.7
	Private Employes	21	29.2	29.2	63.9
	Student	9	12.5	12.5	76.4
	Professional	4	5.6	5.6	81.9
	Self-employed	13	18.1	18.1	100.0
	Total	72	100.0	100.0	

Source: Authors (2023)

Table 4 shows that most respondents work as private employees, as many as 21 respondents (29.2%). This shows that private employees have a higher level of awareness to pay zakat than muzakki with other types of work.

Tabel 5. Respondent's Income

		Frequ-ency	%	Valid Percent	Cumulative Percent
Valid	> 6,000,000	7	9.7	9.7	9.7
	≤ 2,000,000	14	19.4	19.4	29.2
	2.000.001 - 4.000.00	20	27.8	27.8	56.9
	4.000.001 - 6.000.00	31	43.1	43.1	100.0
	Total	72	100.0	100.0	

Source: Authors (2023)

Table 5 shows that most respondents had incomes between Rp. 4,000,001-6,000,000 as many as 31 respondents (43.1%). From the previous statement that mentioned the type of work, most of the jobs are private employees, but most have side jobs, so the answer to this question is the majority of income from the main job as a private employee. This shows that respondents have entered the mandatory zakat category.

Hypothesis Test Results

Test Results t

Table 6. Test Results t

Coefficients ^a						
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.057	.249		.229	.819
	Religiosity	.137	.052	.199	2.636	.010
	Institution Image	.182	.063	.312	2.888	.005
	Quality of Service	.289	.067	.478	4.329	.000

Source: Authors (2023)

Test f

Table 7. Test Results Coefficient of Determination

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.966 ^a	.933	.930	.68442

Source: Authors (2023)

Based on table 6 shows that there is a partial influence, it turns out that the variable of religiosity has a positive and significant influence on the interest of muzakki in paying zakat on Baznas Yogyakarta City When viewed from the description of the indicators of each variable, it shows that most respondents tend to give positive values to indicators of the variable religiosity. This means that the level of religiosity of muzakki can be categorized as high in number. While most respondents gave answers with high scores on indicators of the variable interest of muzakki, which means that muzakki has a high interest in paying zakat in Baznas Yogyakarta City.

This is in line with the findings of Rahman (2004) that one of the causes of interest comes from encouragement from within the individual, while religiosity is one of the needs of insyanyiah that must be given satisfaction and tranquility. So that when religiosity is fulfilled properly, it will create high interest.

Furthermore, the Image of the Institution has a positive and significant influence on the interest of muzakki in fulfilling zakat in Baznas Yogyakarta City When viewed from the description of the

indicators of each variable, it shows that most respondents tend to give a positive value to the indicators of the Institutional Image variable. This means that the level of religiosity of muzakki can be categorized as high in number. While most respondents gave answers with high scores on indicators of the variable of interest in muzakki, which means that muzakki has a high interest in paying zakat in Baznas Yogyakarta City.

Service Quality has a positive and significant influence on the interest of muzakki in paying zakat at BAZNAS Yogyakarta City When viewed from the description of the indicators of each variable, it shows that most respondents tend to give a positive value to the indicators of the Service Quality variable. This means that the level of Service Quality of muzakki can be categorized as high in number. While most respondents gave answers with high scores on indicators of the variable of interest in muzakki, which means that muzakki has a high interest in paying zakat in Baznas Yogyakarta City.

Table 7 shows that 93.3% is the percentage variation in variable Y that can be explained or predicted by variables X1, X2, and X3. This can be interpreted as the extent to which we can attribute changes in X1, X2, and X3 to changes in Y. The rest, which is 6.7%, may be due to other factors that were not incorporated into the model or may have an immeasurable influence.

CONCLUSION AND RECOMMENDATION

Based on the results of statistical tests, it is concluded that the factors of Religiosity, Institutional Image, and Service Quality affect the interest of muzakki in paying zakat at BAZNAS Yogyakarta City. Suggest the next research to compare with BAZNAS throughout DIY.

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