

Factors Affecting Community's Interest In Paying Zakat In BAZNAS

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Abstrak

Penelitian ini bertujuan untuk melihat pengaruh kepercayaan, pengetahuan, lembaga zakat, kualitas pelayanan zakat dan religiusitas terhadap minat masyarakat membayar zakat pada BAZNAS di desa Pantai Gemi Kecamatan Stabat baik secara parsial maupun simultan. Penelitian ini merupakan jenis penelitian kuantitatif. Populasi yang digunakan adalah seluruh masyarakat Muslim yang ada di Desa Pantai Gemi, dengan sampel sebanyak 100 responden dengan menggunakan probability sampling dan menggunakan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa kepercayaan, pengetahuan, kualitas zakat dan pelayanan keagamaan berpengaruh secara parsial dan signifikan terhadap minat masyarakat membayar zakat di BAZNAS. Sedangkan kredibilitas lembaga zakat tidak berpengaruh signifikan terhadap minat membayar zakat di BAZNAS. Oleh karena itu, BAZNAS Langkat harus memperhatikan dan lebih mengembangkan kepercayaan, pengetahuan, kredibilitas lembaga zakat, kualitas layanan zakat dan religiusitas guna meningkatkan animo masyarakat untuk membayar zakat melalui BAZNAS.

Kata Kunci : BAZNAS, Zakat, Bunga

Abstract

The purpose of this study was to show the influence of trust, knowledge, zakat institutions, quality of zakat services and religiosity of public interest in paying zakat at BAZNAS in Pantai Gemi village, Stabat sub-district, both orally and simultaneously. This study uses quantitative data. The population used is the entire Muslim community in the village of Pantai Gemi, with a sample of 100 respondents using probability sampling and using multiple linear regression analysis. The results showed that trust, knowledge, quality of zakat and religious services had a partial and significant effect on people's interest in paying zakat in BAZNAS. Meanwhile, the credibility of zakat institutions has no significant effect on interest in paying zakat at BAZNAS. Therefore, BAZNAS Langkat should pay attention and further develop trust, knowledge, credibility of zakat institutions, quality of zakat services and religiosity in order to increase public interest in paying zakat through BAZNAS.

Keywords: BAZNAS, Zakat, Interest

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Introduction

The application of zakat in Indonesia seems to still have a gap between the desire and the reality. This can be seen from the potential of zakat funds which are not proportional to the amount of zakat funds collected nationally. In Indonesia, an institution has been established which has been regulated in the law regarding the collection and distribution of zakat funds . However, in reality there is no legal instrument that can oblige Muslims to be able to pay zakat at such an institution (Widiyanto *et al* , 2020). This is evident from the potential of zakat funds in Indonesia which continues to increase.

Table 1.1
Potential Zakat Funds in Indonesia

Year	Amount of Zakat Potential in Indonesia
2017	217
2018	232
2019	233.6
2020	233.8
2021	327.6

Source: Outlook on zakat in Indonesia 2017-2021

Based on the table above, the potential for zakat funds increases every year in Indonesia, in 2017 the potential for zakat funds in Indonesia was recorded at 217 trillion, but that could be collected from a potential of 5 trillion. In 2018 the potential for zakat reaches 232 trillion. Furthermore, in 2019 it reached 233.6 trillion . Then in 2020 Rp. 233.8 trillion . But only Rp. 8 trillion or 3.5 percent which is still collected. And finally in 2021 the potential for zakat is Rp. 327.6 trillion, with the realization reaching Rp. 71.4 trillion or about 21.7 percent. It can be concluded that the interest in paying zakat at an institution is still less visible from the realization of zakat receipts from 2017-2021 they are more likely to pay zakat directly.

Payments directly to *mustahik* without going through an institution are certainly less effective and efficient, and do not meet the principles of justice. As is the case with Langkat Regency, where the majority of the people are still very minimally interested in paying zakat in an institution that has been provided by the government. This is evidenced by the realization of the receipt of zakat funds in Langkat Regency which continues to decline.

Table 1.2
Realization of Zakat Revenue in Langkat Kabupaten Regency

Year	Realization of Zakat Receipt
2016	115.071.836
2017	298,373,197
2018	267,636,398
2019	189,219,034
2020	148,075,649

Source: BAZNAS Zakat Receipt Report 2016-2020

Table 1.2 shows that the realization of zakat receipts in Langkat Regency has decreased significantly from 2017 to 2020. It was recorded that in 2017 the amount of zakat receipts was Rp. 298,373,197 million. Then in 2018 there was a decrease, it was recorded that the number of zakat receipts reached Rp. 267,636,398 million while the period in 2019 the amount of zakat receipts was Rp. 189,219,034 million. In 2020 zakat experienced a fairly high decline compared to the previous year, it was recorded that the realization of zakat receipts was Rp. 148,075,649 million. One of the causes of this decline is the Covid-19 pandemic, the negative impact of the Covid-19 pandemic is the decline in the economy of the community with minimal income, making *muzakki* not distribute zakat to these institutions.

The phenomenon occurs in the community of Pantai Gemi Village, the majority of which are Muslim. The realization of the very low acceptance of zakat funds is due to the fact that most people pay zakat by giving directly to mustahik, people do not distribute their zakat to the part that manages zakat, such as BAZNAS or other institutions that function to collect zakat funds. This problem is caused by the low awareness of the community in Pantai Gemi Village about the role and function of BAZNAS as a place for zakat distribution, how to pay zakat and distribute zakat at BAZNAS, and there are still other things that the community does not understand. According to Ridlwan & Sukmana, 2017 there are several factors that cause muzakki not to pay zakat through BAZNAS, namely religiosity, psychology, government regulations and others. However, in this study the factors studied were trust, knowledge of the Muslim community about zakat, credibility of zakat institutions, quality of zakat services and religiosity.

Saad et al (2015) analyzed the factors that significantly influence the interest in paying zakat in an institution, namely knowledge, self-efficacy, service

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quality and interaction. Darmawan & Arafah (2020) analyzed the knowledge and quality of zakat services that significantly affected people's interest in paying zakat through B AZNAS. Widiyanto et al (2020) examined the factors that influence interest in paying zakat, namely: public knowledge about zakat, credibility of zakat institutions, the role of information and the role of religious leaders or leaders that have a significant effect on people's interest in paying zakat. Satrio & Siswantoro (2016) linked 6 different factors from previous studies of income, trust, and religiosity with each result having a positive effect on interest in paying zakat.

The difference in indicators in the factors that influence people's interest in paying different zakat becomes an attraction for research. The low interest in paying zakat in the community is due to a sense of ownership of their property and considers it entirely the result of their own hard work, so that muzakki feel that they do not need to distribute zakat (Daulay & Lubis, 2014). Because zakat becomes tazkiyatul maal, it is necessary to increase the interest of muzakki to pay zakat through an institution.

Literature Review

The Zakat

Zakat according to language can be interpreted by growing (*numuww*) and increasing (*ziyadiyah*). If pronounced, *zaka al-zar'*, which means the plant grows and increases. When pronounced, *zakat al-nafaqah*, means that the living grows and increases when grateful. Meanwhile, according to the term (*syara'*) is defined as a right (which must be removed from) property (Al-Zuhayly, 1995:82). Etymologically, zakat is a form of worship that is carried out by handing over certain assets that are owned by themselves to people who are entitled to receive them based on the provisions of Islamic law (Daulay & Lubis, 2015).

The Interest

According to the Big Indonesian Dictionary (Poerwadarminta, 2003), interest means a high treasure for something caring, or a tendency. Interest is one of the aspects of the human psyche that can lead to the achievement of a

goal. According to Crow and Crow in his book Abdul Rahman Salih, there are three factors that influence the emergence of interest (Shaleh: 2004), as follows: (1) Encouragement from within a person; (2) Social motives; (3) Emotional factors

The Trust

Faith in lughawi is the belief to ensure the ability or superiority of someone or something. Meanwhile, from a sociological perspective, trust is defined as the dependence of a party on the behavior of another party in carrying out certain tasks (Muhammad *et al.*, 2015). Wibowo (2006), shows 7 indicators of trust including: (1) Openness; (2) Competent; (3) Honesty; (4) Integrity; (5) Accountability; (6) *Sharing*; (7) Awards.

The Knowledge

Knowledge is the guide of charity, and charity follows knowledge. Thus, if someone has understood (knowledged) zakat, and he is a believer, then of course he will pay zakat if he has reached the conditions (*nisab*). This means that people who have faith and knowledge will definitely come to the awareness to pay zakat (carry out zakat). People will pay zakat because it is guided by the knowledge they understand, and in Islam science (knowledge) has a very important role, and Islam invites Muslims to study religious knowledge (QS. 9; 122, QS. 16; 43, QS. 21; 7). According to Sintina *et al* (2017) there are 3 indicators in a knowledge, namely as follows: (1) Know (*know*); (2) Awareness; (3) Application/Experience.

The Credibility of Zakat Institutions

Credibility is the perceived trustworthiness of whether a product or brand has the ability and willingness to continue to deliver what has been promised. Credibility will provide benefits that are not balanced for both consumers and companies. In the context of this study, consumers are *muzakki* and companies are zakat management institutions (Erdem and Swait, 2004). The following are some indicators of the credibility of zakat institutions according to (widiyanto *et al*, 2020): (1) Experience; (2) Ability to manage; (3) Trust; (4) Transparency; (5) Service.

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The Quality of Zakat Service

According to Wyckof and Fandy Tjiptono (2016) in Ruslan, the desired level of *excellence* and control over these advantages indicates the quality of services in meeting consumer needs. Service quality is stated as an ideal (superior) quality if the services received are in accordance with the wishes of consumers. It can be said that the quality of service is not good if the services received are lower than desired. Parasuraman *et al* (1985) divided 5 indicators of service quality as follows: (1) *Tangible*; (2) *Reliability*; (3) *Responsiveness*; (4) *Assurance*; (5) *Empathy*.

The Religiosity

Religiosity is an individual spiritual expression related to belief systems, values, applicable laws and rituals. Religion is an aspect that has been understood by someone in the heart, the vibration of conscience and personal attitude (Ghazali, 2014). According to Al-Attas in (Anita *et al* 2019), the difference between the definition of a Muslim's religiosity with other religions lies in the understanding of the term religion itself. According to Krauss (2005) indicators of religiosity are divided into 3, they are: (1) Ritual ; (2) Personal ; (3) Social.

Methods

This study uses quantitative data consisting of primary data and secondary data. The data obtained in this study through two methods, namely questionnaires and literature study. To take the sample of this study using the Slovin formula so as to get a sample of 100 respondents. The sampling technique used the *Probability Sampling method* with the type of *Simple random sampling*. The analytical method used in this research is multiple linear regression analysis. The equation of the multiple linear regression model made in this study is as follows.

$$MN = b_0 + b_1KR + b_2PN + b_3KZ + b_4KL + b_5RS + e$$

Information:

MN : Interest
b₀ : constant
b₁, b₂, b₃, b₄, b₅ : Regression coefficient

KR, PN, KZ, KL, RS : Trust, Knowledge, Credibility of zakat institutions, Quality of zakat services, Religiosity
e : Error

Result and Discussion

The Characteristics of Respondents

The characteristics of the respondents in this study were the people of Pantai Gemi Village, Stabat District. Based on the gender of the respondents in this study consisted of 62 respondents with male gender and 38 respondents with female gender. In the age category, it can be seen that those aged 20-29 years have the lowest number, namely 19 people and the highest number for respondents aged 30-40 years is 43 people. In the last education category, the lowest respondent was occupied by respondents with the last junior high school education totaling 10 people and the highest being occupied by those with the last elementary education amounting to 63 people. The job category is dominated by respondents who work as farmers, namely 33 people and the lowest is civil servants, amounting to 5 people. And based on monthly income, the majority of respondents with a fixed income per month of 2-4 million amounted to 36 people, while for the lowest income those with a monthly income of > 6 million totaled 29 people.

The Data Quality Test Results

Based on the results of the validity test shown in table 1.3, it can be seen that all the question items for the dependent variable, namely interest in paying zakat (MN) and the independent variables, namely trust, knowledge, credibility of zakat institutions, quality of zakat services, and religiosity have a correlation value of $r_{\text{count}} > r_{\text{table}}$. So, it can be concluded that each question item for all variables is declared valid because $r_{\text{count}} > 0,1966$. This shows that all question items available in the questionnaire are valid and deserve to be analyzed further.

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Table 1.3
Validity Test Results

Question Items	Variable	Value of r count	Table r value	Information
KR 1.1	Trust	0.833	0.1966	Valid
KR 1.2		0.763		
KR 1.3		0.879		
KR 1.4		0.783		
KR 1.5		0.768		
KR 1.6		0.885		
KR 1.7		0.787		
PN 2.1	Knowledge	0.848	0.1966	Valid
PN 2.2		0.933		
PN 2.3		0.812		
KZ3.1		0.753		
KZ3.2		0.782		
KZ3.3	0.762	0.1966	Valid	
KZ3.4	0.799			
KZ3.5	0.788			
KL 4.1	Quality of Zakat Service			0.796
KL 4.2				0.848
KL 4.3		0.850		
KL 4.4		0.921		
KL 4.5		0.895		
RS5.1	Religiosity	0.832	0.1966	Valid
RS5.2		0.864		
RS5.3		0.887		
MN.1	Interest	0.831	0.1966	Valid
MN.2		0.845		
MN.3		0.736		

Reliability test is a tool to measure a questionnaire which is an indicator and a variable or construct (Ghazali, 2009). To test the reliability of data, this study uses the *Cronbach Alpha formula*, with the condition that if *Cronbach Alpha* > 0.60 means reliable. Based on the results of the reliability test, it can be seen that each variable used in this study is declared reliable or reliable, because $r_{\alpha} > 0.60$. This can be seen in table 1.4

Table 1.4
Reliability Test Results

Variable	Number of Items	Cronbach Alpha	Information
Interest	3	0,729	Reliable
Trust	7	0,914	Reliable
Knowledge	3	0,826	Reliable
Credibility of Zakat Institutions	5	0,833	Reliable
Quality of Zakat Service	5	0,911	Reliable
Religiosity	3	0,822	Reliable

The Classic Assumption Test Results

The results of this study indicate the Tolerance value is more than 0.10 , meaning that there is no correlation between the independent variables. Likewise, the results of the calculation of the Variance Inflation Factor (VIF) value also show the same thing that all independent variables have a VIF value of less than 10. So it can be concluded that there is no multicollinearity between independent variables in the regression model in this study . This can be seen in table 1.5.

Table 1.5
Multicollinearity Test Results

Independent Variable	Tolerance	VIF	Information
Trust	0,473	2,116	Free from Multicollinearity
Knowledge	0,507	1,973	Free from Multicollinearity
Credibility of Zakat Institutions	0,470	2,127	Free from Multicollinearity
Quality of Zakat Service	0,439	2,280	Free from Multicollinearity
Religiosity	0,557	1,795	Free from Multicollinearity

The results of the heteroscedasticity test can be seen that the points spread with an unclear pattern above and below the number 0 on the Y axis, so it can be concluded that there is no heteroscedasticity problem in the regression model.

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Multiple Linear Regression Analysis Results

This study analyzes the effect of trust, knowledge, credibility of zakat institutions, quality of zakat services and religiosity as independent variables on interest in paying zakat as dependent variables, either partially or simultaneously.

Table 1. 6
Results of Multiple Linear Regression Analysis

Variable Name	Coefficient (Standardized)	t _{count}	t _{table}	Sig.
Trust	0.188	2,723	1.9844	0.008
Knowledge	0.216	3,231	1.9844	0.002
Credibility of Zakat Institutions	0,095	3,603	1.9844	0,173
Quality of Zakat Service	0.175	2,440	1.9844	0.017
Religiosity	0.402	6,321	1.9844	0,000

From table 1.6 above, it can be seen that the multiple linear regression equation is as follows:

$$Y = 0.188 KR + 0.216 PN + 0.095 KZ + 0.175 KL + 0.402 RS$$

Based on table 1.6, it can be seen that the value of the regression coefficient on the trust variable is 0.188 or 1.88 percent, the knowledge variable is 0.216 or 2.16 percent, the credibility of the zakat institution is 0.095 or 9.5 percent, the zakat service quality variable is 0.175 or 1.75 percent and the religiosity variable is 0.402 or 40.2 percent.

F Test Results

Based on Table 1.7, it can be seen that the significance value for the simultaneous influence of independent variables on the dependent variable is 0.000 < 0.05 and the calculated F value is 68,804 > F table is 1.9844 so it can be concluded that there is a significant influence on the variables of trust, knowledge, credibility of zakat institutions, quality of zakat services and

religiosity simultaneously affect the variable of interest in paying zakat. This can be seen in table 1.7.

Table 1.7
F-Test Results

Model	F	Sig
<i>Regression</i>	68,804	0.000

t Test Results

The results of this t - test were carried out to see whether there was a partial effect on the independent variable having a significant effect on the dependent variable. this can be seen in table 1.8.

Table 1.8
Results of t-test

Model	t_{count}	Sig
Trust	2,723	0.008
Knowledge	3,231	0.002
Credibility of Zakat Institutions	1.373	0.173
Quality of Zakat Service	2,440	0.017
Religiosity	6,321	0.000

Based on Table 1.8, the results of the t-test calculation are as follows:

1. The results of the research on the confidence variable have a t - count value of 2.723 and have a t- table value of 1.9844 . It can be concluded that there is a significant effect of the trust variable on the interest in paying zakat.
2. The results of the research on the knowledge variable have a t - count value of 3.231 and have a t- table value of 1.9844. It can be concluded that there is a significant effect of the knowledge variable on interest in paying zakat.
3. The results of the research on the credibility variable of the zakat institution have a t - count value of 1.373 and a t- table value of 1.9844 . It can be concluded that there is no significant effect of the credibility of the zakat institution on the interest in paying zakat.
4. The results of the study on the variable quality of zakat services have a t value of 2,440 and a t table value of 1.9844. It can be concluded

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that there is a significant effect of the variable quality of zakat services on the interest in paying zakat.

5. The results of the research on the confidence variable have a $t_{\text{arithmetic}}$ value of 6.321 and have a t_{table} value of 1.9844 . It can be concluded that there is a significant effect of the trust variable on the interest in paying zakat.

The Coefficient of Determination (R^2)

The coefficient of determination is 0.777. This means that trust, knowledge, credibility of zakat institutions, quality of zakat services and religiosity have an influence on interest in paying zakat by 77.7 percent. While 22,3 percent influenced by other factors that were not included in this study. The value of the coefficient of determination *R square* as can be seen in table 1.9.

Table 1.9
Correlation Coefficient and Determination

Model	R	<i>R Square</i>	<i>Adjusted R Squer</i>	<i>Std. Error of the Estimate</i>
1	0.888	0.788	0.777	0.28461

Conclusions

Based on the results of the analysis and discussion, several conclusions can be drawn as follows:

1. Trust partially has a positive and significant effect on interest in paying zakat .
2. Knowledge partially positive and significant effect on interest in paying zakat .
3. Credibility of the z akat institutions partially positive but not significant effect on interest in paying zakat .
4. The quality of zakat service partially has a positive and significant effect on the interest in paying zakat .
5. Religiosity partially has a positive and significant effect on interest in paying zakat .

6. Trust, knowledge, institutional credibility, quality of service, and religiosity simultaneously or simultaneously affect the interest in paying zakat.

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