



The Level of Public Trust Analysis in Paying Zakat at BAZNAS Sibolga City

Ade Awari Butar-Butar¹, Rodame Monitorir Napitupulu²,
Hamni Fadlilah Nasution³

^{1,2,3} State Islamic University of Syekh Ali Hasan Ahmad Addary Padangsidimpuan
^{1,2,3}T. Rizal Nurdin Street Km 4,5, Sihitang

Email: adeawari23as@gmail.com¹, rodamenapitupulu@uinsyahada.ac.id²,
hamnifadlilahnasution@iain-padangsidimpuan.ac.id³

Abstrak

Permasalahan dalam penelitian ini adalah penghimpunan dana zakat di BAZNAS Kota Sibolga dari tahun 2021 mengalami penurunan sebesar 16,78%. Penurunan penghimpunan dana zakat di BAZNAS Kota Sibolga terjadi karena pengelolaan yang kurang efektif. Masih banyak masyarakat yang memberikan zakatnya langsung kepada mustahik dan kurangnya peran Pemerintah Kota Sibolga. Penelitian ini bertujuan untuk menganalisis tingkat kepercayaan masyarakat dalam membayar zakat di BAZNAS Kota Sibolga Sumatera Utara. Penelitian ini merupakan penelitian deskriptif kuantitatif. Sumber data yang digunakan peneliti adalah sumber data primer dan sekunder. Teknik pengumpulan data yang digunakan adalah teknik angket, observasi, wawancara, dokumentasi, dan studi pustaka. Analisis data yang digunakan adalah analisis deskriptif, uji validitas dan uji reliabilitas dengan menggunakan program SPSS versi 25. Hasil penelitian ini menunjukkan bahwa tingkat kepercayaan masyarakat dalam membayar zakat pada BAZNAS kota sibolga dengan nilai interval 4,48 yang termasuk dalam kategori sangat kategori interval tinggi. Kepercayaan masyarakat Kota Sibolga sangat tinggi dalam membayar zakat di BAZNAS Kota Sibolga.

Kata Kunci: BAZNAS, Kepercayaan, Zakat

Abstract

The problem in this study is that the collection of zakat funds at BAZNAS Sibolga City from 2021 has decreased by 16.78%. The decrease in zakat fund collection in BAZNAS Sibolga City occurred due to ineffective management. There are still many people who give their zakat directly to the *mustahik* and the lack of role of the Sibolga City Government. This study aims to analyze the level of public trust in paying zakat at BAZNAS Sibolga City, North Sumatra. This research is a descriptive quantitative study. The data sources used by researchers are primary and secondary data sources. The data collection techniques used are questionnaire techniques, observations, interviews, documentation, and literature studies. The data analysis used is a descriptive analysis, validity test and reability test using SPSS version 25. The results of this study show that the level of public trust in paying zakat at BAZNAS sibolga city with an interval value of 4.48 which is included in the very high interval category. The trust of the people of Sibolga City is very high in paying zakat at BAZNAS of Sibolga City.

Keywords: BAZNAS, Trust, Zakat

INTRODUCTION

Zakat is an obligation for Muslims, especially in Indonesia where the majority of the population is Muslim. Carrying out zakat is one of the pillars of Islam that must be carried out for Muslims when they have reached nisab and haul. Zakat is only intended for eight asnaf, namely fakir, miskin, amil, muallaf, riqab (sahaya servant), gharim (the one who owes it), fisabilillah, and ibn sabil.

Zakat management in Indonesia is regulated in Law No. 38 of 1999 concerning zakat management with the Decree of the Minister of Religious Affairs No. 581 of 1999 and the Decree of general guidelines for Muslims and Hajj Business No. D/291 of 2000 concerning technical guidelines for zakat management. Although it must be admitted that the regulation still has many fundamental weaknesses, for example, there is no penalty for muzakki who neglect their obligations (they do not want to pay zakat), but Law No. 38 of 1999 found that zakat management organizations are of two types, namely the Amil Zakat Institution (LAZ) and the Amil Zakat Agency (BAZ).

The amil zakat agency is a zakat management organization formed by the government consisting of elements of the community and the government in charge of collecting, distributing, and using zakat funds in accordance with religious provisions. Before being updated, namely Law No. 38 of 1999 concerning zakat into Law of the Republic of Indonesia No. 23 of 2011 concerning zakat management, Law No. 23 of 2011, article 27 states that (1) zakat can be used for productive business in order to treat the poor and improve the quality of people (2) the use of zakat is carried out for productive business as referred to in paragraph (1) if the basic needs of *mustahik* have been met (3) the use of zakat for productive affairs as referred to in paragraph (1) is regulated by a ministerial regulation. Article 27 regulates the use of zakat if the needs of *mustahik* have been met, then the zakat goods can be used for productive activities in the context of alleviating poverty and improving the quality of the people (Ahmad Wardi Muslich, 2014).

BAZNAS Sibolga City has several work programs, especially the Sibolga Peduli Program, such as the distribution of basic necessities in the form of rice, eggs and oil during the Covid-19 period. The Sibolga Cerdas program offers scholarships that have so far recruited 1,000 people from among elementary school students. *Taqwa* Sibolga program, which provides financial assistance for the construction of places of worship. Sibolga Makmur program, which provides financial assistance for the construction of schools in Sibolga.

The level of trust is basically the willingness of one party to rely on the other party, that is, the party who gains trust. Trust is also a specific set of beliefs about integrity, that is, the honesty of the trusted party. Trust arises from a process that gradually becomes a form of trust. This belief arises from repeated perceptions of learning and experience of a form of belief.

The collection of zakat funds in BAZNAS Sibolga City from 2021 has decreased by 16.78%.

The decrease in zakat fund collection in BAZNAS Sibolga City occurred due to ineffective management. There are still many people who give their zakat directly to the mustahik and the lack of role of the Sibolga City Government.

THEORETICAL STUDIES

Zakat

Linguistically, zakat which means holy, growing, blessing, praiseworthy and clean. (Gus Arifin, 2016). Something is called zakat, if something it grows and develops. These meanings are used in the Qur'an and hadith in terms of lafadz because the meaning of zakat in worship is blessing, growth and chastity. Meanwhile, according to the term zakat is part of the goods that must be issued to mustahik. The operational definition is to issue some goods within a certain time (transportation or when collected) with a certain value (2.5%, 5%, 10% or 20%) and a certain target (fakir, miskin, amil, muallaf, riqab, garimin, fisbilillah and ibn sabil) (Oni Sahroni, et al, 2018).

As for some of the sayings of Allah SWT in the Qur'an in surah At-taubah: 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

It means: Take the zakat from their wealth, and pray for them, for your prayer is a peace for them. Allah is All-Hearing, All-Knowing.

In general, zakat can be classified into two, namely zakat fitrah and zakat mal (Qasim Rizal, 2009). Zakat fitrah to purify and sanctify the soul, which is mandatory to be issued by Muslims before Eid al-Fitr in the month of Ramadan. Meanwhile, zakat mal is zakat for certain types of goods, namely enough transportation and enough nishab. Mustahiks are people who are entitled to receive zakat where the target recipients of zakat are fakir, miskin, amil, muallaf, riqab, gharim, sabilillah and ibn sabil (Ministry of Religion of the Republic of Indonesia, 2013).

As for the conditions that are obligatory to zakat, as follows, full property, developed, enough nishab more than basic needs, debt-free, passed one year (haul) of property that must be zakati (Rahmawati Muin, 2020). The assets that must be zakati are gold and silver, trading zakat, zakat rikaz and mining goods, agricultural zakat, livestock zakat, profession zakat, savings zakat, company zakat, securities zakat (stocks / investments / bonds) and zakat gifts.

Zakat has a lot of wisdom, both related to the Creator and social relations between people, including:

1. Helping, nurturing and building the poor and needy with materials only to meet their basic needs. With these conditions they will be able to fulfill their obligations to Allah Almighty.
2. Eliminate the disease of envy, hatred and spite towards those around us, who live in peace, let alone in luxury. Whereas he himself has nothing or one hand from them (the rich) for him (Mardani, 2018).
3. Can purify oneself (person) from the filth of sin, purify the soul (cultivate noble morals into

- benefactors, be sensitive to humanity), and erode covetousness (misery) and gluttony. Thus, finally, an atmosphere of inner tranquility due to being free from the demands of Allah Almighty and social obligations will always envelop the heart.
4. Can support the realization of the Islamic social system based on the following principles: ummatan wahidan (one people), musawah (equality and obligation), ukhuwah Islamiyah (Islamic brotherhood) and takaful ijtima (shared responsibility).
 5. Become an important element in achieving a balance in the distribution of wealth (social distribution) and the balance of individual responsibilities in society.
 6. Zakat is a Maaliyah worship that has a socioeconomic dimension and function or distribution of the gifts of Allah Almighty and is also the embodiment of social solidarity, a declaration of humanity and justice, evidence of Islamic brotherhood, which unites the unity of the ummah and the nation, as a spiritual link between rich and poor, and as a hoarder of the gap between the strong and the weak.
 7. The realization of a prosperous society in which a person's relationship with others becomes harmonious, peaceful, and harmonious, which in turn can create a serene, safe situation.

Belief

Trust is a way of assessing the credibility of the entrusted party for its ability to fulfill its duties and responsibilities (Nurul Inayah & Zahrotul Muanisah, 2018). The trust of the community in BAZNAS is influenced a lot by how about the governance of zakat which includes several important things, namely related to the mandate which has been affirmed in the Word of God, namely:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أُمَّتِكُمْ وَأَنْتُمْ تَعْلَمُونَ

O you who believe, do not betray Allah and the Messenger, and do not betray the trusts entrusted to you, while you know, (Al-Anfal: 27).

In the summary of Ibn Katsir's interpretation written by Abdurrahman Ibn Isaac Alu Shaikh said that although it is true that this verse came down for a special reason, but what is used as a handle is the generality of the lafazhnya not the specificity of the cause, according to the jumhur of the scholars. Treason is both minor sins and great sins that affect oneself or others. Ali ibn Abi Thalhah said from Ibn Abbas with regard to the verse that the mandate is all kinds of charitable deeds that Allah Almighty entrusts to His servants. The point is not to violate the mandate by abandoning his sunnah and doing so (Abdullah ibn Muhammad ibn Abdurrahman ibn Ishaq Alu Shaikh, 2008).

The factors that affect trust are Value, Dependence on others and Open and orderly communication. (Don peppers & Marta Rogers, 2004). As for the trust indicator, it is formed by several things, namely Openness, Honesty, Competence, Accountability and Sharing (Wibowo, 2016).

Community

According to the Big Dictionary of Indonesian (KBBI) the community is a group of people living in a designated area with clear boundaries and the main factor is the existence of strong public relations between group members compared to relationships with outsiders. A society is a group of people that forms a semi-closed or semi-open system, where most of the interactions are between the individuals who are in the group (Eko Murdiyanto, 2020). Elements of a society, among others (Basrowi, 2014); There must be human gatherings and there must be many; Stay in a certain area for a long time; The existence of norms or laws that govern society towards common interests and goals.

BAZNAS

The National Amil Zakat Agency (BAZNAS) is the only official body formed by the government based on the Presidential Decree of the Republic of Indonesia No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. The promulgation of Law No. 23 of 2011 concerning Zakat Management further strengthens the role of BAZNAS as the authorized body to manage zakat at the national level. By law, BAZNAS is declared a non-structural government agency, independent and responsible to the President through the Minister of Religious Affairs.

Baznas' vision is to be the leading institution for the welfare of the ummah (Badan Amil Zakat Nasional Republik Indonesia, 2021). The mission of BAZNAS is as follows:

1. Build a strong, reliable, and modern BAZNAS as a non-structural government institution that is authorized in zakat management;
2. Maximize national zakat literacy and increase the preparation of ZIS-DSKL in a massive and measurable manner;
3. Maximizing the distribution and utilization of ZIS-DSKL to alleviate poverty, improve the welfare of the ummah and reduce social inequality;
- 4) Strengthening the competence, professionalism, integrity, and welfare of the national amyl zakat in a sustainable manner;
4. Modernization and digitization of national zakat management with a robust and measurable data-based management system;
5. Strengthening the system of planning, controlling, reporting, reporting, and coordinating zakat management at the national level;
6. Establishing association between muzakki and mustahik in the spirit of help with kindness and compassion;
7. Increase synergy and cooperation of all interested parties for the development of national zakat; and

The objectives of BAZNAS, namely:

1. Play an active role and become a leader in the world zakat movement.
2. The creation of superior national zakat collections;

3. The implementation of effective ZIS-DSKL distribution to alleviate poverty, improve community welfare and reduce social inequality;
4. The fulfillment of the national Zakat Amil profession that is competent, intact and prosperous;
5. The creation of a national zakat management database and management system that adopts the latest technology;
6. Carry out planning, control, reporting, and accountability of zakat management with good and standardized management;
7. The realization of a helpful relationship in kindness and piety between muzakki and mustahik;
8. The realization of synergy and cooperation of all parties involved in the development of zakat nasional;
9. The realization of Indonesia as a center of excellence in the management of world zakat.

RESEARCH METHODS

BAZNAS Sibolga City Jl. S. Parman No. 64 Sibolga. This research started from September 2021 to August 2022. This research uses a type of quantitative research, where quantitative research is a study of numbers that can be analyzed based on statistical procedures. (Juliansyah Noor, 2013). Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by the researcher to study and then draw conclusions. (Amos Neolaka, 2014). In this study, the population taken included the entire muzakki baznas of Sibolga City which amounted to 1075 muzakki. The sample is part of the number and characteristics that the population has. (Sugiyono, 2012). In this study, respondents who will be taken as a sample of 92 muzakki from 1075 muzakki randomly selected in the BAZNAS area of Sibolga City. In this study, the sample formula used was with the Taro Yamane formula, namely: (Riduwan, 2015).

$$n = \frac{N}{N \times d^2 + 1}$$

Notes:

n = Number of samples

N = Total population

d2 = Set precision

To support this study, several types of data and their sources are needed, as a guideline for researchers to use data sources, namely primary and secondary data. In collecting research data, the techniques that can be done are the questionnaire method, observation, interview, documentation and literature studies. The data analysis techniques used are validity tests, reliability and descriptive analysis.

RESULTS AND DISCUSSION

Validity Test Results

Validity tests are used to measure the validity or validity of a questionnaire. To find out whether the correlation value of $R_{hitung} > R_{tabel}$, it is concluded that the instrument is declared

valid. The decision on a question item or leveling can be considered by means of $R_{table} (\alpha; n-2) = (0.05; 92-2) = (0.05; 90) = 0.205$. Here are the results of validity testing using the SPSS Version 25 application:

Table 1
Validity Test Results

| Variable | Item | R count | R table | Information |
|---------------------|------|---------|---|-------------|
| (X) Trust | X1 | 0,765 | The instrument is valid if R count > R table with df= n-2 (92-2)= 90 at a significant level of 10% so that obtained rtable = 0.1726 | Valid |
| | X2 | 0,683 | | Valid |
| | X3 | 0,842 | | Valid |
| | X4 | 0,803 | | Valid |
| | X5 | 0,777 | | Valid |
| | X6 | 0,777 | | Valid |
| | X7 | 0,749 | | Valid |
| | X8 | 0,838 | | Valid |
| | X9 | 0,817 | | Valid |
| | X10 | 0,827 | | Valid |
| | X11 | 0,864 | | Valid |
| | X12 | 0,836 | | Valid |
| | X13 | 0,812 | | Valid |

Source: The results of processing researcher data, 2022

Based on table I. 1 above, it can be seen that the value of $R_{hitung} > R_{table} (0.1726)$ so it can be concluded that all question items are valid.

Reliability Test Results

To find out a reliable measuring instrument can be tested using the Alpha formula. If the variable under study has Cronbach's Alpha (α) > 60% (0.60), then the variable is said to be reliable, preferably Cronbach's Alpha (α) < 60% (0.60), then the variable is said to be unreliable. The reliability value can be seen in the following table.

Table 2
Uji Reliabilitas

| Variable | Cronbach Alpha | Conditions | Information |
|--------------|----------------|------------|-------------|
| Trust | 0,934 | 0,60 | Reliable |

Source: The results of processing researcher data, 2022

Based on table 2 above, it can be seen that the result obtained from the value of Cronbach Alpha paying zakat of 0.862 with 8 items of statement and the value of Cronbach Alpha trust of 0.934 with 13 items of statement, the result is greater than Cronbach Alpha by 0.60. This is in accordance with the theory presented by Sofyan Siregar, it can be concluded that the measuring instruments in this study are reliable.

Descriptive Analysis Results

Descriptive analysis is a statistic used to analyze data by describing the data that has been collected as it is without intending to make generally accepted conclusions. The interval is as follows

Table 3
Interval Value

| Interval Value | Category | Information |
|-----------------------|-----------------|--------------------|
| 1,00 - 1,80 | 1 | Very Low |
| 1,80 - 2,60 | 2 | Low |
| 2,60 - 3,40 | 3 | Keep |
| 3,40 - 4,20 | 4 | Tall |
| 4,20 - 5,00 | 5 | Very High |

Source: The results of processing researcher data, 2022

In descriptive statistical analysis, it will display the characteristics of the samples used in the study, including:

Transparent Management Reports (X1)

As for the frequency of the respondent's answer variable X1, it is as follows:

Table 4
Variable Frequency transparent management reports

| No | Respondents' Answers | Frequency |
|--------------|-----------------------------|------------------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 16 |
| 4 | Agreed (A) | 28 |
| 5 | Strongly Agreed (SA) | 48 |
| Total | | 92 |
| Mean | | 4,35 |

Source: The results of processing researcher data, 2022

From table 4 variable frequencies of the sibolga city BAZNAS management report are carried out transparently which is Strongly Disagreed (SD) by 0%, Disagreed (D) by 0%, Neutral (N) by 17.4%, Agreed (A) by 30.4% and Strongly Agreed (SA) by 52.2%. For answers from respondents related to a transparent management report at BAZNAS, a score of 4.35 was obtained. Based on table 3 lies in a very high category.

Zakat Fund Management is managed Tranparently (X2)

As for the frequency of the respondent's answer variable X2, it is as follows:

Table 5
Variable Frequency of Zakat Fund Management is managed Openly / Transparently to the Wider Community

| No | Respondents' Answers | Frequency |
|--------------|-----------------------------|------------------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 8 |
| 4 | Agreed (A) | 35 |
| 5 | Strongly Agreed (SA) | 49 |
| Total | | 92 |
| Mean | | 4,45 |

Source: The results of processing researcher data

From table 5 variable frequencies of reports on the management of baznas of sibolga city are carried out in a transparent manner which strongly disagrees (SD) by 0%, disagrees (D) by 0%, neutral (N) by 8.7%, agrees (A) by 38% and strongly agrees (SA) by

53.3%. For answers from respondents related to the management of zakat funds managed openly / transparently to the wider community, a value of 4.45 was obtained. Based on table 3 lies in a very high category.

Selection of *Mustahik* Transparently (X3)

As for the frequency of the respondent's answer variable X3, it is as follows:

Table 6
Variable Frequency Selects *Mustahik* Transparently

| No | Respondents' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 9 |
| 4 | Agreed (A) | 25 |
| 5 | Strongly Agreed (SA) | 58 |
| Total | | 92 |
| Mean | | 4,53 |

Source: The results of processing researcher data, 2022

From table 6 variable frequencies of the management report of the city baznas sibolga were carried out in a transparent manner which Strongly Disagreed (SD) by 0%, Disagreed (D) by 0%, Neutral (N) by 9.8%, Agreed (A) by 27.2% and Strongly Agreed (SA) by 63%. For answers from respondents related to transparently selecting *mustahik*, a value of 4.53 was obtained. Based on table 3 lies in a very high category.

Being Honest in Providing Information (X4)

As for the frequency of the respondent's answer variable X4, it is as follows:

Table 7
Variable Frequency of Being Honest in Providing Information/News to *Muzakki*

| No | Respondents' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 6 |
| 4 | Agreed (A) | 25 |
| 5 | Strongly Agreed (SA) | 61 |
| Total | | 92 |
| Mean | | 4,60 |

Source: The results of processing researcher data, 2022

From table 7 variable frequencies of the management report of the city baznas sibolga were carried out in a transparent manner which strongly disagreed (SD) by 0%, disagreed (D) by 0%, Neutral (N) by 6.5%, Agreed (A) by 27.2% and Strongly Agreed (SA) by 66.3%. For answers from respondents related to being honest in providing information/news to *muzakki*, a value of 4.60 was obtained. Based on table 3 lies in a very high category.

Provides Information According to the Reality that Occurs (X5)

As for the frequency of the respondent's answer variable X5, it is as follows:

Table 8
Variable Frequency Provides Information According to the Reality that Occurs

| No | Respondents' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 1 |
| 3 | Neutral (N) | 14 |
| 4 | Agreed (A) | 36 |
| 5 | Strongly Agreed (SA) | 41 |
| Total | | 92 |
| Mean | | 4,27 |

Source: The results of processing researcher data, 2022

From table 8 variable frequencies of the management report of the city baznas sibolga were carried out in a transparent manner which strongly disagreed (SD) by 0%, disagreed (D) by 1.1%, Neutral (N) by 15.2%, Agreed (A) by 39.1% and Strongly Agreed (SA) by 44.6%. For the answers from respondents related to providing information according to the reality that occurred, a value of 4.27 was obtained. Based on table 3 lies in a very high category.

Mandated Organizations (X6)

As for the frequency of the respondent's answer variable X6, it is as follows:

Table 9
Variable Frequency of Mandated Organizations

| No | Informants' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 1 |
| 3 | Neutral (N) | 5 |
| 4 | Agreed (A) | 22 |
| 5 | Strongly Agreed (SA) | 64 |
| Total | | 92 |
| Mean | | 4,62 |

Source: The results of processing researcher data, 2022

From table 9 variable frequencies the management report of the city baznas sibolga was carried out transparently which strongly disagreed (SD) by 0%, disagreed (D) by 1.1%, Neutral (N) by 5.4%, Agreed (A) by 23.9% and Strongly Agreed (SA) by 69.6%. For answers from respondents related to the mandated organization, a score of 4.62 was obtained. Based on table 3 lies in a very high category.

Carrying Out Duties Professionally (X7)

As for the frequency of the respondent's answer variable X7, as follows:

Table 10
Variable Frequency of Carrying Out Duties Professionally

| No | Informants' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 16 |
| 4 | Agreed (A) | 30 |
| 5 | Strongly Agreed (SA) | 46 |
| Total | | 92 |
| Mean | | 4,33 |

Source: The results of processing researcher data

From table 10 variable frequencies of reports on the management of baznas of sibolga city are carried out in a transparent manner which is Strongly Disagreed (SD) by 0%, Disagreed (D) by 0%, Neutral (N) by 17.4%, Agreed (A) by 32.6% and Strongly Agreed (SA) by 50%. For answers from respondents related to carrying out duties professionally obtained a score of 4.33. Based on table 3 lies in a very high category.

Good Experience in Zakat Management (X8)

As for the frequency of the respondent's answer variable X8, it is as follows:

Table 11
Variable Frequency Has Good Experience in Zakat Management

| No | Informants' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 7 |
| 4 | Agreed (A) | 29 |
| 5 | Strongly Agreed (SA) | 56 |
| Total | | 92 |
| Mean | | 4,53 |

Source: The results of processing researcher data, 2022

From table 11 variable frequencies of reports on the management of baznas of sibolga city are carried out in a transparent manner which is Strongly Disagreed (SD) by 0%, Disagreed (D) by 0%, Neutral (N) by 7.6%, Agreed (A) by 31.5% and Strongly Agreed (SA) by 60.9%. For answers from respondents related to having good experience in zakat management, a value of 4.53 was obtained. Based on table 3 lies in a very high category.

Provide The Best For Muzakki (X9)

As for the variable frequency of respondents' answers X9, as follows:

Table 12
Variable Frequencies Provide The Best For Muzakki

| No | Informants' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 8 |
| 4 | Agreed (A) | 37 |
| 5 | Strongly Agreed (SA) | 47 |
| Total | | 92 |
| Mean | | 4,42 |

Source: The results of processing researcher data, 2022

From table 12 variable frequencies of the management report of the city baznas were carried out in a transparent manner which strongly disagreed (SD) by 0%, disagreed (D) by 0%, Neutral (N) by 8.7%, Agreed (A) by 40.2% and Strongly Agreed (SA) by 51.1%. For the answers from the respondents related to giving the best for Muzakki, a score of 4.42 was obtained. Based on table 3 lies in a very high category.

Accounting for Its Performance Vertically (God) or Horizontally (Society) (X10)

As for the frequency of the respondent's answer variable X10, it is as follows:

Table 13
Variable Frequency Accounting for Its Performance Vertically (God) Or Horizontally (Society)

| No | Informants' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 9 |
| 4 | Agreed (A) | 27 |
| 5 | Strongly Agreed (SA) | 56 |
| Total | | 92 |
| Mean | | 4,51 |

Source: The results of processing researcher data, 2022

From table 13 variable frequencies of the management report of BAZNAS Sibolga City are carried out transparently which is Strongly Disagreed (SD) by 0%, Disagreed (D) by 0%, Neutral (N) by 9.8%, Agreed (A) by 29.3% and Strongly Agreed (SA) by 60.9%. For the answer from the respondents related to accounting for their performance vertically (god) and horizontally (society) obtained a value of 4.51. Based on table 3 lies in a very high category.

Provides a Good Results Management and Monitoring System (X11)

As for the frequency of the respondent's answer variable X11, it is as follows:

Table 14
Variable Frequency Provides a Good Results Management and Monitoring System

| No | Informants' Answers | Frequency |
|----|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 11 |
| 4 | Agreed (A) | 24 |
| 5 | Strongly Agreed (SA) | 57 |
| | Total | 92 |
| | Mean | 4,50 |

Source: The results of processing researcher data, 2022

From table 14 variable frequencies of the management report of the city baznas sibolga were carried out in a transparent manner which strongly disagreed (SD) by 0%, disagreed (D) by 0%, Neutral (N) by 12%, Agreed (A) by 26.1% and Strongly Agreed (SA) by 62%. For answers from respondents related to providing a management system and monitoring good results obtained a value of 4.50. Based on table 3 lies in a very high category.

Providing Consultation Services to Respondents and the Wider Community (X12)

As for the frequency of the respondent's answer variable X12, it is as follows:

Table 15
Variable Frequency Providing Consultation Services to Respondents and the Wider Community

| No | Informants' Answers | Frequency |
|----|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 10 |
| 4 | Agreed (A) | 21 |
| 5 | Strongly Agreed (SA) | 61 |
| | Total | 92 |
| | Mean | 4,55 |

Source: The results of processing researcher data, 2022

From table 15 variable frequencies of the management report of the city baznas sibolga are carried out in a transparent manner which is Strongly Disagreed (SD) by 0%, Disagreed (D) by 0%, Neutral (N) by 10.9%, Agreed (A) by 22.8% and Strongly Agreed (SA) by 66.3%. For answers from respondents related to providing consulting services to respondents and the wider community, a score of 4.55 was obtained. Based on table 3 lies in a very high category.

Provides the Information Needed If There Are Questions About Zakat (X13)

As for the frequency of the respondent's answer variable X13, it is as follows:

Table 16
Variable Frequency Provides the Information Needed If There Are Questions About Zakat

| No | Informants' Answers | Frequency |
|--------------|-------------------------|-----------|
| 1 | Strongly Disagreed (SD) | 0 |
| 2 | Disagreed (D) | 0 |
| 3 | Neutral (N) | 10 |
| 4 | Agreed (A) | 18 |
| 5 | Strongly Agreed (SA) | 64 |
| Total | | 92 |
| Mean | | 4,59 |

Source: The results of processing researcher data, 2022

From table 16 variable frequencies of the management report of the city baznas sibolga were carried out in a transparent manner which strongly disagreed (SD) by 0%, disagreed (D) by 0%, Neutral (N) by 10.9%, Agreed (A) by 19.6% and Strongly Agreed (SA) by 69.6%. For the answer from the respondent related to providing the information needed if there is a question about zakat.obtained a value of 4.59. Based on table 3 lies in a very high category.

Data Analysis Results

The average level of trust in paying zakat at BAZNAS Sibolga City is as follows:

$$\begin{aligned}
 SS/S/ N/TS/TST &= \frac{X1 + X2 + X3 + X4 + X5 + X6 + X7 + X8 + X9 + X10 + X11 + X12 + X13}{13} \\
 &= \frac{4,35 + 4,45 + 4,53 + 4,60 + 4,27 + 4,62 + 4,33 + 4,53 + 4,42 + 4,51 + 4,50 + 4,55 + 4,59}{13} \\
 &= \frac{58,25}{13} \\
 &= 4,48
 \end{aligned}$$

Based on the results above, it can be concluded that respondents expressed their strong agreement with 4.48. Where this is a very high category. This corresponds to Table 3 which proves that the people of Sibolga city strongly believe in paying zakat through BAZNAS Sibolga City.

Discussion

The level of trust is basically the willingness of one party to rely on the other party, that is, the party who gains trust. After the researchers spread the people of Sibolga City and obtained data from respondents who were processed using SPSS version 25. Trust have a relationship to someone's faith. Faith and self-satisfaction factors can affect the level of zakat participation (Nasution et al., 2020).

The results showed that the level of public trust in paying zakat at BAZNAS Sibolga city with an interval value of 4.48. Based on table 3 lies in a very high category. For statements related to transparent management reports in BAZNAS, a value of 4.35 was obtained. Based on table 3 lies in a very high category. For statements related to the management of zakat funds managed openly / transparently to the wider community, a value of 4.45 was obtained. Based on table 3 lies in a very high category. The credibility factor of zakat management institutions, both transparency and accountability, is considered important by *muzakki* (Napitupulu, Lubis, et al., 2021).

For statements related to transparently selecting *mustahik*, a value of 4.53 was obtained. Based on table 3 lies in a very high category. For statements related to being honest in providing information/news to *muzakki*, a value of 4.60 was obtained. Based on table 3 lies in a very high category. For statements related to providing information according to the reality that occurred obtained a value of 4.27. Based on table 3 lies in a very high category. Basically zakat management institutions can take advantage of the dissemination of any information through various media, especially social media (Napitupulu, Lubis, et al., 2021). The presence of waqf management and zakat study programs at Islamic religious universities can also be a way to introduce zakat to the wider community (Napitupulu, Batubara, et al., 2021).

For the answers from respondents related to the mandated organization, a score of 4.62 was obtained. Based on table 3 lies in a very high category. For statements related to carrying out duties professionally obtained a value of 4.33. Based on table 3 lies in a very high category. For statements related to having good experience in zakat management, a value of 4.53 was obtained. Based on table 3 lies in a very high category.

Related to giving the best for *Muzakki*, a score of 4.42 was obtained. Based on table 3 lies in a very high category. For statements related to accounting for their performance vertically (god) and horizontally (society) a value of 4.51 was obtained. Based on table 3 lies in a very high category. For statements related to providing a management system and monitoring good results obtained a value of 4.50. Based on table 3 lies in a very high category.

Furthermore, related to providing consulting services to respondents and the wider community, a score of 4.55 was obtained. Based on table 3 lies in a very high category. For the answer from the respondent related to providing the information needed if there is a question about zakat obtained a value of 4.59. Based on table 3 lies in a very high category.

According to Gito's theory belief is a positive expectation or expectation that others will not go through opportunistic words, actions, and policies. According to Dwiyanto, trust occurs when assessing government agencies and their leaders can fulfill promises, efficiently, fairly, and honestly. The results of this study are in accordance with previous research which stated that the level of trust of traders in the market of the five Banjarmasin in paying zakat through

BAZNAS of South Kalimantan Province is high (Abdul Latif Rabbani, 2019). There are 538 BAZNAS in 34 provinces in Indonesia. Not only in BAZNAS Sibolga, the management of zakat funds also runs in other areas such as BAZNAS Tapanuli Selatan where the collection and distribution of zakat funds is carried out quite well (Eriani et al., 2020). Based on this research, it can be concluded that *muzakki* in paying zakat to BAZNAS is very important.

CONCLUSION

Based on the results of the study, the analysis of the level of public trust in paying zakat at BAZNAS Sibolga City is very high. The majority of the people of Sibolga City believe that transparent management reports, zakat fund management are managed openly / transpara to the community in BAZNAS Sibolga City. Then at BAZNAS Sibolga City select mustahik transparently, be honest in providing information to muzakki and provide information in accordance with the reality that occurs and the organization that is mandated so that the majority of the people of Sibolga City believe it.

Furthermore, BAZNAS Sibolga City also carries out its duties professionally and has good experience in managing zakat and providing the best for *muzakki*. BAZNAS Sibolga City has also accounted for its performance vertically (God) and horizontally (the community), providing a management system and monitoring results. The majority of the people of Sibolga City already believe that BAZNAS Sibolga City provides consultation services to muzakki and the people of Sibolga City and provides the information needed if there are questions about zakat.

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