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The Effect of Income Level, Knowledge of Zakat, and Level of Trust in Amil Zakat on Muzakki's Obedience in Paying Zakat at Baznas Ponorogo Regency, Indonesia

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2

Abstract

Micro, Small and Medium Enterprises (MSMEs) currently support the largest economy in Indonesia because the greater the contribution of MSMEs, the stronger the country's economy (Kristian, 2010). Various efforts have been made to develop MSMEs, starting by assisting, business capital, and implementing an Accounting Information System. The purpose of this study is to determine the effect of the effectiveness of the use of productive assistance for micro businesses, business capital, and the use of accounting information systems on the financial performance of SMEs BUMDES Karangany Village, Badegan District. The sample is MSME BUMDES Desa Karangany, Kecamatan Badegan used a saturated sampling technique and a sample of 50 respondents. The analysis used in this study uses multiple linear regression analysis using the SPSS 25 program. This study resulted in a partial test (t) as follows: the effect of the Effectiveness of Using Micro Business Productive Assistance (X1) = 0.042, Business Capital (X2) = 0.036, and Use of Accounting Information Systems (X3) = 0,059.

Keyword: Income level, Trust, Zakat

Introduction

Zakat is one of the third pillars of Islam, which must be paid for wealth when it has reached its nishab. Zakat itself is the 4th pillar of Islam that must be carried out by Muslims,

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according to the term **fiqh zakat is a certain amount** of property **that Allah requires to be** given to people who are entitled to receive it. In QS Al-Baqoroh(2) : 43 and given prayers, cash out zakat and ruku' along with the one who ruku' (Suri Mahardia Pertiwi, 2020).

There are generally two types of zakat that can be paid by muzakki, namely zakat fitrah and zakat mal(Adachi, 2018). Zakat fitrah is a zakat that has a mandatory law for Muslims and is paid every month of Ramadan. While zakat mal is zakat on wealth. Assets that are obligatory for zakat to be issued can be of various kinds, such as zakat on gold and silver, livestock, agriculture, commerce, and also professions. Overall professional zakat is zakat mal that we often encounter because it is related to our work. This professional zakat is also often paid by muzakki through zakat management institutions(Budiyono et al., 2018).

The implementation of zakat mal or professional zakat in the Ponorogo district government is still not optimal. As mentioned above, there are still a lot of State Civil Apparatus (ASN) who are absent from Perbup Number 44 of 2018 to pay zakat through the Ponorogo Regency BAZNAS. This condition is in accordance with the data on the recapitulation of plans and the realization of zakat funds received by BAZNAS Ponorogo Regency in 2017-2019(Nurlita & Ekawaty, 2018).

Tabel 1 Recapitulation of Plans and Realization of Baznas Zakat Fund Receipts for Ponorogo Regency in 2017-2019

Periode	Rencana	Realisasi	Capaian
Januari – Desember 2017	460.000.000,00	416.325.952,00	90,50%
Januari – Desember 2018	886.000.000,00	1.422.770.211,00	160,58%
Januari – Desember 2019	4.240.000.000,00	3.300.355.845,53	77,84%
Total Penerimaan	5.586.000.000,00	5.139.451.981,53	92,01%

Source: Data Processed from BAZNAS Ponorogo Regency

The table above shows that the revenue of zakat funds targeted by Baznas of Ponorogo Regency from 2017 to December 2019 continues to increase, this shows that the potential for zakat in Ponorogo continues to improve. In line with the target or plan for zakat receipts, the realization column shows an increase, which means that zakat fund receipts in the Ponorogo Regency Baznas have increased with the achievement of 92.01% of the total planned zakat fund receipts targeted by the Ponorogo Regency Baznas(Poetra Sedjati et al., 2018).

Based on the explanation above, the researchers were motivated to discuss the accounting deficiency⁴ that occurred in Ponorogo Regency, with the following problem formulation: 1) Does the level of income affect the obedience of muzakki in paying zakat in BAZNAS Ponorogo Regency? 2) Does knowledge of zakat⁴ affect the obedience of muzakki in paying zakat in BAZNAS, Ponorogo Regency? 3) Does the level of trust affect the obedience of muzakki in paying zakat in BAZNAS Ponorogo Regency? 4) Does the level of income, knowledge of zakat, and level of trust affect the obedience of muzakki in paying zakat in BAZNAS Ponorogo Regency?

Material and Methods

Hypothesis Formulation

Income will greatly affect a person's intention to issue zakat. In accordance with Islamic law¹ Muslims whose wealth has reached the nishab are obliged to issue zakat. In addition, the greater a person's income, the greater the amount of zakat that will⁵ be issued by someone (Tho'in & Marimin, 2019). The increase in income is expected to increase a person's compliance in paying zakat. The

above statement is in accordance with the results of research conducted by Yuningsih, Abdillah, and Nasution (2015) and Fakhruddin (2016) in their research stating that income has a positive and significant effect on interest in paying zakat. submitted is:

- H0₁: The Level of Income Has No Effect on The Obedience of Muzaki in Paying Zakat.
Ha₁: The Level of Income Affects the Obedience of Muzaki in Paying Zakat.

Sufficient knowledge about zakat will have an impact on the attitude of muzakki to pay zakat correctly. In essence, the trust given by Allah SWT to his servant in the form of property, there is another part of it that must be issued by a Muslim. Lack of knowledge of Zakat will cause a lack of interest in paying zakat (Adilla et al., 2021). The above statement is in accordance with the results of research conducted by Fakhruddin (2016) and Nur and Zulfahmi (2018) which states that zakat knowledge affects people's interest in paying zakat:

- H0₂: Knowledge of Zakat Has No Effect on Muzaki's Obedience in Paying Zakat.
Ha₂: Knowledge of Zakat Affects Muzaki's Obedience in Paying Zakat.

Trust in zakat institutions can be likened to the sincerity of zakat in entrusting a zakat management institution to distribute zakat to people who are entitled to receive zakat. This is done by zakat because the zakat institution believes in the professionalism of the zakat institution so that it can be trusted and open in the management of zakat (Hildawati et al., 2021). This attitude will increase public trust in zakat institutions so that people are interested in paying zakat through zakat institutions which will affect the number of zakat funds collected and also more optimal utilization (Satrio and Siswanto, 2016). Based on the explanation above, the proposed hypothesis is:

- H0₃: The Level of Trust Has No Effect on Muzaki's Obedience in Paying Zakat.
Ha₃: The Level of Trust Affects Muzaki's Obedience in Paying Zakat.

Knowledge is the most important factor that can influence someone to pay zakat. By increasing the understanding of zakat, a person will know whether the wealth he has obtained has reached the nishab or not and is also able to calculate how much zakat he must pay from his income (Budyono et al., 2018). In addition, trust in amil zakat is also very influential on someone's obedience to pay zakat. Without trust in amil zakat, muzakki will not want to pay zakat. The above statement is in accordance with the results of research conducted by Yuningsih, Abdillah, and Nasution (2015) which states that income, knowledge, and credibility affect public trust in Zakat Management Institutions. Based on the explanation above the proposed hypothesis is:

- H0₄: Income level, Zakat knowledge, and Trust Level Affect Muzaki's Obedience in Paying Zakat.
Ha₄: Income Level, Zakat Knowledge, and Trust Level Affect Muzaki's Obedience in Paying Zakat.

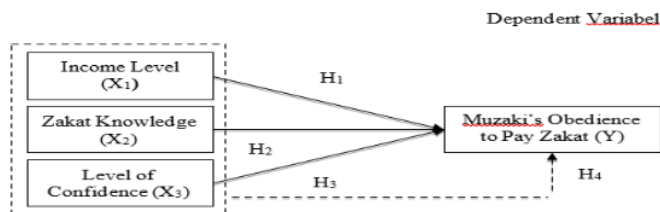


Figure 1. Research Framework
Remarks: = Partial
= Simultaneous

The research was conducted at BAZNAS, Ponorogo Regency, which is located on Jl. Turnojoyo No. 143, Sawah Area, Tambakbayan Kec. Ponorogo, East Java. This study uses primary data obtained by distributing questionnaires to 97ASN spread across 47 SKPD in Ponorogo Regency which is also the sample in this study. Samples were obtained using the cluster random sampling method (Azzahra & Shabri Abd. Majid, 2020; Nurlita & Ekawaty, 2018). Data analysis was carried out using multiple linear regression analysis with the equation model used as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Where Y is the management of village funds, α is a constant, b_1 , b_2 , b_3 is the regression coefficient, X_1 is the level of income, X_2 is knowledge of Zakat, X_3 is the level of trust, and e is an *error*.

Result and Discussion

Multi-Linear Regression Analysis

Multiple linear regression analysis in this study can be formulated in the following equation:

$$Y = 4,313 + 0,325 (X_1) + 0,200 (X_2) + 0,092 (X_3) + e$$

Based on the multiple linear regression model above as a whole can be interpreted as follows:

1. The constant value of 4,313 means that if the independent variables are income level, knowledge of Zakat, and the level of trust are 0, then Muzakki obedience to pay Zakat at BAZNAS Ponorogo regency is 4,313 units assuming other factors are considered constant.
2. The regression coefficient for the income level variable (X_1) is positive, namely 0.325, meaning that each increase of one unit that occurs in the income level variable (X_1) will cause an increase in the variable of Muzakki obedience to pay Zakat (Y) of 0,325.
3. The regression coefficient for the Zakat knowledge variable (X_2) has a positive value of 0,200, meaning that each increase of one unit that occurs in the Zakat knowledge variable (X_2) will cause an increase in the Muzakki obedience variable paying Zakat (Y) of 0,200 units.
4. The regression coefficient for the confidence level variable (X_3) is positive, which is 0,092, meaning that every one unit increase that occurs in the confidence level variable (X_3) will cause an increase in the Muzakki obedience variable paying Zakat (Y) of 0,092 units.

The Effect of Income Level (X_1) on Muzakki's Obedience in Paying Zakat

The results of the partial statistical test show that the accountability variable has a t value of $5,001 > t_{table} 1,986$ and a significance of $0,000 \leq 0,05$. So, it can be decided that H_0 is rejected and H_a is accepted. This means that the level of income affects the obedience of Muzakki in paying Zakat.

The level of income able to affect the obedience of Muzakki to pay Zakat can be seen from the distribution of questionnaires regarding the level of income which shows that the average respondent agrees (55%) and totally agree (21%) on all income level variable statements, which means the majority of respondents admit that there is an increase in income or additional income outside of the basic professional salary they receive every month. This

supports the findings of the hypothesis because respondents also said that the higher the income of ASN, the higher the level of obedience in paying Zakat.

The results of this study are supported by research conducted by Fakhruddin (2016) which states that income has a positive and significant effect on the interest in paying professional Zakat of workers in DKI Jakarta (Mirawati et al., 2018; Poetra Sedjati et al., 2018).

The Effect of Zakat Knowledge (X2) on Muzakki's Obedience in Paying Zakat (Y)

The results of the partial statistical test show that the transparency variable has a value of $t_{\text{calculated}} 2,693 > t_{\text{table}} 1,986$ and a significance of $0,008 \leq 0,05$. So, it can be decided that H_0 is rejected and H_a is accepted. This means that knowledge of Zakat affects the obedience of Muzakki in paying Zakat.

Knowledge about Zakat can influence the obedience of Muzakki to pay Zakat can be seen from the data from the distribution of questionnaires regarding knowledge of Zakat which shows that on average (62%) and strongly agree (30%) on all statements of Zakat knowledge variable which means the majority of respondents have understood and understand Zakat. This supports the findings of the hypothesis because respondents also said that more knowledge about ins and outs of Zakat will increase compliance in paying Zakat (ben Jedidia & Guerbouj, 2021; Indika et al., 2020).

The results of this study are supported by research conducted by Pertiwi (2018) which states that Zakat knowledge does not affect people's interest in paying Zakat at BAZNAS.

The Effect of Trust Level (X3) on Muzakki's Obedience in Paying Zakat (Y)

The results of the partial statistical test show that the participation variable has a value because $t_{\text{calculated}} 1,286 \leq t_{\text{table}} 1,986$ and significance $0,201 > 0,05$. So it can be decided that H_0 is accepted and H_a is rejected. This means that the level of trust does not affect the obedience of Muzakki in paying Zakat.

The level of trust is not able to affect the obedience of muzakki to pay zakat can be seen from the data from the results of distributing questionnaires regarding the level of trust. It shows that on average the respondents strongly agree (18%) and agree (70%) with the statements contained in the questionnaire. This shows that respondents still want that the Ponorogo Regency BAZNAS as a zakat management institution must be a truly competent and trustworthy institution to maintain the trust of muzakki as a zakat management institution appointed by the Regent of Ponorogo Regency as a place to distribute zakat, especially zakat for ASN (State Civil Apparatus) in Ponorogo Regency (Nurlita & Ekawaty, 2018). Although the variable of muzakki obedience in paying zakat shows that respondents have obeyed paying zakat, most of the respondents are only limited to complying with the regulations set by the Regent of Ponorogo Regency. The results of this study are supported by research conducted by Mirawati, Malik, and Ibrahim (2017) which states that trust does not affect the public interest in paying professional zakat at Tanjungpandan Hospital Belitung.

Simultaneous Statistical Testing

Simultaneous statistical test results show the calculated F value of $15,678 > F$ value table $2,70$ and significance value $0,000 < 0,05$. So it can be decided that H_0 is rejected and H_a is accepted. This means that the level of income, knowledge of Zakat, and level of trust affect the obedience of Muzakki in paying Zakat.

The results of this study are in line with research conducted by Pertiwi (2018) which states that the level of income, knowledge of Zakat, and the level of trust simultaneously have a significant effect on the obedience of Muzakki in paying Zakat at BAZNAS Banda Lampung City (Adilla et al., 2021; Kartika, 2020).

Conclusion

Overall, the results of this study can be concluded that the level of income affects the obedience of muzakki in paying zakat, knowledge of zakat affects the obedience of muzakki in paying zakat, and the level of trust does not affect the obedience of muzakki in paying zakat. While the results of simultaneous hypothesis testing are known that the level of income, knowledge of zakat, and the level of trust have a significant effect on the obedience of muzakki in paying zakat.

Research Limitations

The results of this study still have several limitations, including the following:

- a) Respondent's answers to the questionnaire did not fully reflect the perceptions of all employees, because the number of respondents in this study was limited to ten people per agency. This resulted in the sample obtained being heterogeneous because it came from all ASN in Ponorogo Regency who had different positions such as teachers, administration, finance, etc., and came from different agencies.
- b) Looking at the many muzakki of BAZNAS Ponorogo Regency, most of which are ASN in Ponorogo Regency, it shows the low interest of the people of Ponorogo Regency to pay their zakat through BAZNAS Ponorogo Regency.
- c) The results of the coefficient of determination test show a low R² value, indicating that there are limited independent variables used in explaining muzakki's obedience in paying zakat. The independent variables used in this study are some of the many variables that are thought to be able to influence the obedience of muzakki in paying zakat.
- d) Simultaneous test results found that the level of income, knowledge of zakat, and level of trust had a significant effect on the obedience of muzakki in paying zakat at BAZNAS Ponorogo Regency. This means that the greater the income of the muzakki, the more knowledge of the muzakki about zakat, and the higher the level of trust of the muzakki in the zakat management institution (BAZNAS Ponorogo Regency) can increase the obedience of muzakki in paying zakat in BAZNAS Ponorogo Regency. Based on statistical testing, it produces an R² value of 0.336 which indicates the level of income, knowledge of zakat, and level of trust affect 33.6% of the variation of muzakki obedience in paying zakat in BAZNAS Ponorogo Regency, and the remaining 66.4% is influenced by other variables outside of this research model.

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