

Factors Affecting Muzakki's Interest in Paying Zakat at Baznas City of Ternate

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ABSTRACT

This study aims to identify the impact accountability, transparency, income, the religiosity of interest in paying of Zakat to BAZNAS Ternate City. The population in this study is a type of personal Civil Server. As many as 150 respondents, the sample in this study was taken using a more purposive sampling technique or with the specific criteria. Data management in this study uses regression analysis using SPSS version 23. This study shows that accountability, transparency, income, and religiosity have a significant and positive impact on Muzaki's interest in paying off Zakat on BAZNAS Ternate City.

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1. Introduction

According to Istutik (2013) Zakat is believed to be an act of worship that functions strategically in encouraging the equalization of prosperity of the people of a country. Zakat can provide social security for people who need material assistance, the community in question is the community that is included in the criteria as entitled to receive zakat. Such as the obligation of zakat which is given by the following verses of the Qur'an: Meaning: "Indeed, the zakat is only for the poor, the needy, the administrators of zakat, the converts whose hearts are persuaded, to (Freeing) slaves, those who are in debt, for the way of Allah and for those who are on a journey, as a decree obligated by Allah, and Allah is All-Knowing, All-Wise. " (QS At-Taubah/10: 60)

Based on Asian Development Bank data, tax subjects in Indonesia reach almost 90% of the total population and the potential for zakat which reaches Rp 200 Trillion each year, the application of zakat fundraising in Indonesia is still said to be less than maximum when looking at the potential that exists. The inequality of the amount of zakat collected can be caused by several reasons, such as public ignorance of the obligation to pay zakat, and there are some people who do not know that they are required to pay zakat on the income they have earned. Some people only know that zakat is only limited to zakat fitrah. Another reason is the reluctance of the people to pay zakat because they feel that the property they get is the result of their own hard work, so they do not feel the need to pay zakat. Not only that, the public's distrust of the Zakat Management Institution can also be one of the reasons they do not want to pay zakat. Some people prefer to give their zakat directly to Mustahik, because they do not or lack confidence in the existing Zakat Management Institution (Satrio and Dodik, 2016).

During the period 2011 to 2015 there is a huge gap between the potential and realization of zakat. In the same year, only 1% of the zakat fund received from the total projection was absorbed. With the receipt of zakat funds in the form of only 1% and the formation of a fairly large gap can be estimated that a small number of people who pay zakat. In line with that, it can be said that the level of zakat inclusion is still low (Canggih et al., 2017).

With the issuance of government regulation Number 14 of 2014 on the implementation of Law Number 23 of 2011 on zakat management, Ternate City Government in July 2016 appointed a selection committee for the management of the National Amil Zakat Agency (BAZNAS) Ternate City, the results of which were announced on September 28, 2016 after review by the central BAZNAS on November 15, 2016. BAZNAS Ternate City in 2016 to 2021 is implemented by the Mayor of Ternate based on the Order of the Mayor of Ternate Number 182/1.5/KT/2016. For that, BAZNAS Kota Ternate makes 2016 to 2021 as the rebirth of zakat.

The following is information from the last three years of Muzakki in paying zakat to the Amil Zakat Agency (BAZNAS) of Ternate City: in 2017 as many as 2,566 Muzakki with a percentage of 0%. In 2018 there were 3,613 Muzakki amounting to 40.8%. And the last one is 2019 at 9.6% with a total Muzakki of 3,980. from this information it can be concluded that there has been an increase in the number of zakat payers of Muslims and the last 3 years. The increase in 2018 is seen as very large reaching 40.8%, while in 2019 the increase is only 9.6%. The increase is because the Ternate City Government called on the entire State Civil Apparatus (ASN) in the City of Ternate to spend some of its revenue for Mustahik. This indicates that the interest in paying zakat in BAZNAS Ternate City is increasing. Now the question is whether there are other factors that influence the interest of a Muzakki to pay zakat in BAZNAS Ternate City. Therefore, in this study we will examine the factors that affect Muzakki's interest in paying Zakat.

2. Methods

This research was conducted at the National Amil Zakat Agency (BAZNAS) Ternate City. BAZNAS Kota Ternate is one of the branches of the Amil Zakat body Government that serves to uplift the social and human dignity of the dh'uafa; with zakat, infaq and alms funds. Exactly in the second floor dhu'affa Center building. The research time used in this study is from September to October 2021. The population used in this study is the number of muzaki who pay zakat through BAZNAS Ternate City. Based on data from BAZNAS Kota Ternate until 2019, as many as 3980 muzaki are still active. Sampling in this study uses purposive sampling technique. Purposive sampling technique (Sujarweni, 2016) is to determine the sample with certain considerations or criteria. The criteria are as follows:

- a. Muzaki who pays zakat at BAZNAS Kota Ternate.
- b. Muzaki as the State Civil Apparatus (ASN) of Ternate City.

The type of data used in this study is primary data specifically collected to answer research questions. The primary data in this study is the value or score of the answers given by the respondents to the statements in the questionnaire. The data in this study is the number of muzaki in paying zakat through BAZNAS Kota Ternate. The data collection technique in this study uses a questionnaire that is done by visiting and giving a questionnaire to the muzaki who pay zakat through BAZNAS Kota Ternate. The questionnaire used in this study is a closed questionnaire, in which the muzaki is asked his opinion on a statement with a *likert scale*. The method of data analysis is to know the independent variables to the dependent variables, the author uses the method of multiple regression analysis using the help of computer programs that is SPSS (*Statistical Peckage por Social Science*). Data analysis used in this study is as follows: Descriptive statistics are used to provide a picture or description of a data seen from the mean value (mean), variance, maximum, minimum and standard deviation of research data (Ghozali, 2016). Descriptive statistics of variables in this study include mean, maximum value, minimum

value and standard deviation. The regression equation model used can be seen with the following equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Explanation:

- Y = Muzaki's interest in paying zakat
- a = Constant
- X1 = Accountability
- X2 = Transparency
- X3 = Income
- X4 = Religiosity
- b1-b4 = Regression coefficient of each independent variable
- e = error

3. Results

This research took the object in BAZNAS Ternate City is one of the collectors of zakat funds located in Ternate City, North Maluku Province.

Table 1. Distribution and Return of Questionnaires

Description	Number of
Questionnaires distributed	155
Questionnaires returned	150
Questionnaires that can be used	150
Questionnaires not returned	5
Rate of return of questionnaires (150/155x100)	97%
Rate of return of questionnaires used (150-155x100)	97%

Source : Primary Data processed 2021

Based on the statistical test results can be described below:

- a. Descriptive statistics for accountability variables with 150 samples have an average value of 18.20, minimum mean value of 9 and maximum 24 and standard deviation of 3,743.
- b. The descriptive statistics for the transparency variable with 150 samples had an average value of 21.81, a mean value of minimum 7 and a maximum of 28 and a standard deviation of 4,184.
- c. The descriptive statistics for the income variable with 150 samples had an average value of 12.03, a mean value of minimum 4 and a maximum of 16 and a standard deviation of 2,770.
- d. The descriptive statistics for the religiosity variable with 150 samples had a mean value of 31.62, a mean value of minimum 13 and a maximum of 40 and a standard deviation of 5,647.
- e. The descriptive statistics for the variable of interest in paying zakat has an average value of 9.58, a mean value of minimum 4 and maximum 12 and a standard deviation of 1,866.

Results of Multiple Regression Analysis Test $Y = 1.628 + 0.075 X_1 + 0.105 X_2 + 0.168 X_3 + 0.072 X_4 + e$ From the above equation can be explained:

- a. a constant value of 1.628 indicates that if the variables of accountability, transparency, income and religiosity are 0 then muzaki interest in paying zakat in BAZNAS Kota Ternate has a positive value of 162.8%.

- b. The regression coefficient of the accountability variable has a positive value of 0.075. This means that for each increase in the accountability variable (X1) by 1%, the muzaki's interest in paying zakat will increase by 7.5%, assuming that other independent variables are considered constant equal to zero.
- c. The regression coefficient of the transparency variable has a positive value of 0.105. This means that each increase in the transparency variable (X2) is 1%, then the muzaki's interest in paying zakat will increase by 10.5% assuming other independent variables are considered constant equal to zero.
- d. The regression coefficient of the income variable has a positive value of 0.168. This means that each increase in the income variable (X3) is 1%, then the muzaki's interest in paying zakat will increase by 16.8% assuming other independent variables are considered constant equal to zero.
- e. The regression coefficient of religiosity variable has a positive value of 0.072. This means that each increase in the religiosity variable (X4) is 1%, then the muzaki's interest in paying zakat will increase by 7.2% assuming other independent variables are considered constant equal to zero.

4. Discussion

The effect of accountability on the interest of muzaki to pay zakat. The results of testing hypothesis 1 showed that statistically accountability has a significant and positive effect on the interest of muzaki in paying zakat. The results of this study are in line with the research of Nurrizkiana, (2017) and the research of Ikhwanda and Ataina (2018), which stated that accountability has a positive and significant effect on public trust. Accountability is a sense of responsibility of the zakat management institution in carrying out all its activities, so that it is able to be fair. Improving the sense of trust of muzaki can be done with institutions that have an attitude of accountability and relevance, as a manifestation of the sense of responsibility of the zakat management institution (BAZNAS). So in this case, BAZNAS has done well with accountable zakat management.

The effect of transparency on the interest of muzaki to pay zakat. The results of testing hypothesis 2 stated that statistically transparency has a significant and positive effect on the interest of muzaki in paying zakat. The results of this study are in line with Yulifitri and Asma, (2016) and Ashari, (2016) who stated that transparency is influential, in the context of zakat management, the principle of transparency and loyalty to muzaki. In the context of zakat management, the principle of transparency is the openness of information related to the management of zakat itself. This is very important to be done by zakat management institutions (BAZNAS), because the main activity performed by these institutions is to carry out public trust in the management of public funds openly/transparently.

The effect of income on muzaki's interest in paying zakat. Therevealed results of hypothesis 3 testthat income has a significant and positive effect on muzaki's interest in paying zakat. The results of this study are in line with the research of Rouf, (2011) and Satrio and Dodik, (2016) that people consider the size of the income they receive as a reference to pay or not pay zakat through BAZNAS. This is why muzaki pay zakat because it is influenced by the level of income. This means that the more income, the stronger the desire to pay zakat.

The effect of religiosity on the interest of muzaki to pay zakat. The results of hypothesis 4 stated that religiosity has a significant and positive effect on the interest of muzaki in paying zakat through BAZNAS Ternate City, this study is in line with Satrio and Dodik, (2016) and Larasati, (2017), This shows that the decision of the muzaki in paying zakat through BAZNAS is determined by the level of religiosity of the community itself, which means knowledge and awareness of the importance of zakat which is one of the pillars of Islam that must be observed. This factor is closely related to one's level of education, especially related to religious education. Therefore, an active role of the

government is needed in formulating the curriculum so that the importance of zakat can be instilled as early as possible in terms of Islamic religious education itself.

The effect of the constant value on the interest of the muzaki to pay zakat. The high value of the constant indicates that the interest or desire of the muzaki in paying zakat will always be due to the influence and coercion of superiors. Which means the boss always reminds or orders the muzaki to always pay zakat; because otherwise, some muzaki will also not pay zakat.

5. Conclusion

Based on the results of the research conducted, it can be concluded as follows: Accountability has a significant and positive effect on the interest of muzaki in paying zakat; Transparency has a significant and positive effect on the interest of muzaki in paying zakat; Income has a significant and positive effect on the interest of muzaki in paying zakat in BAZNAS Kota Ternate; Regiositas have a significant and positive effect on the interest of muzaki in paying zakat in BAZNAS Kota Ternate; and The high value of the constant indicates that some of the interest or desire of the muzaki in paying zakat will always be due to the influence and coercion of the boss where the muzaki works.

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