

Effect of Income Rate, Education, Religiosity to Muzakki Interest to Pay Zakat; Case Study of National Amil Zakat Board Central Java

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Abstract—The purpose of this research is to prove the influence of each independent variable consisting of income, education, religiosity to the dependent variable that is the interest of muzakki to pay zakat at the National Amil Zakat board Central Java namely the National Amil Zakat Board Surakarta. The research method is in quantitative research with the sampling technique that is a probability sampling technique. The tool used in the data analysis in this research is using validity test, reliability test, classical assumption, multiple regression analysis, The paired sample t-test, and F test. The test results in this research indicate that the income level does not influence the interest with the level sig result of 0.824 where the value is more significant than 0.05, but the next result indicates a significant influence of education level variables with a significance level of $0.19 < 0.05$. The degree of religiosity affects the interest of muzakki in tithe with the sig rate of $0.00 < 0.05$. All three variables have an influence contribution of 38%, while 62% influenced by other variables that are not discussed in this research.

Keywords—*income, education, religiosity, interests*

I. INTRODUCTION

Zakat is a socio-economic order that emerged in the 7th century AD, which became the first fiscal system of the existing one with the completeness of the provision of perfect rules, including objects, subjects, and tariffs in accordance with the obligation of expenditure, nishab or the time limit of ownership, haul or time of ownership, the allocation or distribution of zakat funds itself from muzakki to the process up to the mustahik hand [11].

By looking at the function and the benefit of the zakat fund itself, if applied systematically considering the number of Muslim population in Indonesia is the religion with the highest adherents, if zakat is referred as a policy and established in accordance with existing law regulation which is already able to be estimated that zakat will have a positive impact by improving the welfare of the Indonesian population of 85 percent of the Muslim population of the total population [3]. One form is to increase the income mustahik (people who receive zakat). According to research conducted by the National Amil Zakat board 2016 that zakat in Indonesia has a potential revenue of 286 T.

The world of zakat discussions has excellent opportunities and potential to continue to be developed even better. That happened a decade, in which zakat experienced a very rapid development if observed from the growth, which is more exciting. However, the growth of these exhilarating earnings of zakat proves to be very inconsistent with the potential for zakat acquisition, which should be useful in Indonesia as well as in other countries. According to Kahf's opinion, the potential and opportunity of zakat accumulation in various countries which are including to the OIC members reach between 1.8 and 4.34% of the total GDP. If the potential and possibility of zakat accumulation are multiplied by the total GDP with the current price record for 2010, then the potential and opportunity of zakat accumulation of the world can reach up to USD 600 billion and in Indonesia has the highest potential [2].

Unfortunately, due to the absorption of zakat in Indonesia can be seen in the research conducted by OPZ or Zakat Management Organization that zakat fund in the year 2015 period that collected only amounted to 1.3% of the potential that should be obtained Amil zakat. Then in 2016 as much as 5 trillion rupiah recorded in the data center of Strategic Studies of National Amil Zakat Board (BAZNAS) through the page on tempo.co is still relatively low because this number only shows the number of 1% of the total potential of zakat revenue in Indonesia is estimated at 286 trillion rupiah or equivalent to 3.4% of total GDP (Indonesia Gross Domestic Product). If further observed, zakat in Indonesia was born due to government policy instrument or often known as Direct Cash Assistance (BLT), as well as fuel subsidy (BBM) is less effective in helping to alleviate poverty in society [2].

It is caused by these factors that sparked discoveries using other instruments. The tools that are being promoted by adult governments are now Zakat, Infaq, and Shadaqah. Islam has provided solutions to alleviate poverty, i.e., one way that can be applied is with the obligation of someone to issue zakat. In Islam, the essence of real wealth is a deposit from Allah SWT. Every human being is given the

mandate to use and manage the property following the provisions and principles of Islamic Sharia. So humans are prohibited from redundant the treasure because there are social rights [8]. The consequences of Allah servant who obtained the wealth should release the treasure following the guidance of the true religion. One of the embodiment form of the use of such property that is to be issued the zakat rights, infaq, and shadaqah. A person's understanding of sharia law influences one's decision to issue zakat, in other words, it can also be interpreted the higher level of religiosity of a person will be the higher the person's interest to pay zakat.

The understanding of the community created by a person who is referred to as the level of religiosity is defined as devotion in religion, and among the factors that cause in collecting zakat funds one of them is the religious condition [4].

The level of income and religiosity is a critical factor in influencing the interest of muzakki in paying zakat; this is in line with the research conducted by [5] case study conducted on the Amil Zakat Agency of Yogyakarta City. In addition to the influence of one's level of understanding in religion, there are also other factors such as income muzakki (people who perform zakat), educational background of muzakki, and other factors. The higher the level of a person's income, the greater the likelihood of being fulfilled his life needs, and if someone needs have been met, then someone will change the law becomes mandatory when tithes. However, not a few of the people who are still reluctant in issuing zakat, because if the obligation of zakat is still in nominal number is small enough, one feels easy to perform it other than the liability of zakat with a large nominal. This can make a handful of people feel reluctant in spending zakat, see not a little nominal to be issued. Therefore, the income factor can be said to have a significant effect on mizat muzakki; this is in line with research conducted by [6].

In addition to the above factors, education levels such as primary, secondary, and higher education can also be said to affect a person's interest [9]. Due to the higher level of education obtained will be associated with adding each insight and experience for muzakki related new things. Increasing one's educational level will influence the discussion and patterns of one's actions in interacting, everyday behavior, and so on.

II. LITERATURE REVIEW

A. Zakat

Zakat is one part of the obligations that belong to the pillars of Islam and is included in the most important part (worship mahdah), with operational provisions such as tariffs to be issued, time in completion, until its allocation target [11].

B. Income

Income is defined as inflows or settlements originating from the production of goods or delivery, providing

services, or undertaking other actions which are ongoing activities [7].

C. Education

Based on the constitution of National Education System No. 20 of 2003 CHAPTER I Article 1, Education is a structured effort in realizing the atmosphere and goals with the goals to be achieved. In Islam, education is important and can be a matter of concern in Islam. That Allah SWT will exalt the degree of knowledgeable people some degree, the meaning of this science can we take over with education. Because of the education level is one way that can be taken in learning.

D. Religiosity

According to [1], religiosity is the value of the internalization of religion that exists or exists in a person, the value of internalization can be interpreted with beliefs believed in the heart and spoken with oral.

E. Interest

According to [10] are the feeling, stance, hope, tendency, and prejudice that mixed into one that can lead the individual on a choice or decision.

F. Hypothesis

The hypotheses in this research are:

- H1: Income level variable influences interest muzakki pay zakat.
- H2: The educational level variable influences the interest of muzakki in paying zakat.
- H3: The religiosity level variable influences the interest of muzakki in paying zakat.

III. METHOD

This research method is in the form of quantitative research with a sampling technique that is a probability sampling technique. The tools used in data analysis in this study using the method of validity test, reliability test, classical assumption, multiple regression analysis, paired sample T-test, and F test.

IV. RESULT AND DISCUSSION

A. Hypothesis Test Results

Table 1. Multiple Regression Analysis

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-----------|
| | B | Std. Error | | | | Beta | Tolerance |
| 1 (Constant) | 6,955 | 4,325 | | 1,608 | ,115 | | |
| Income | ,072 | ,320 | ,032 | ,224 | ,824 | ,604 | 1,655 |
| Education | -1,206 | ,469 | -,556 | -2,433 | ,019 | ,241 | 4,157 |
| Religiosity | 1,569 | ,349 | 1,052 | 4,499 | ,000 | ,230 | 4,348 |

Based on table 4:14 above, it can be known the function of multiple linear regression models can be written as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 6,955 + 0,072 X_1 - 1,206 X_2 + 1,569 X_3$$

With the formula above we can know: multiple regression coefficient of the equation is $X_1 = 0.072$, $X_2 = -1.206$, $X_3 = 1.569$. This means that if each variable increases one-unit, then the variable income to the interest variables will increase by 0.72, the education variables influence on interest variables will decrease 1.206. The variable of religiosity to the variable of interest influence will increase by 1.569.

Table 2. F Test ANOVAa

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|----------------|----|-------------|--------|------|
| 1 Regression | 161,339 | 3 | 53,780 | 11,175 | ,000 |
| Residual | 221,381 | 46 | 4,813 | | |
| Total | 382,720 | 49 | | | |

a. Dependent Variable: interest

b. Predictors: (Constant), religiosity, income, education.

From the above calculation results can be seen that the significance value is 0.000 and Fcount value of 11.175. As a basis for decision making is the level of significance alpha of 5% ($\sigma = 0.05$). Because the significance value is less than 0.05 then shows the influence of income, education level, level of religiosity, simultaneously to the

interest. Another basic decision if $F_{count} > F_{table}$ it states the influence of independent variables on the dependent variable. From the above calculation can be seen that $F_{count} = 11,175 > F_{table} = 2.802355$ means H_0 rejected and accept H_a .

Table 3. Uji t Coefficients

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-----------|
| | B | Std. Error | | | | Beta | Tolerance |
| 1 (Constant) | 6,955 | 4,325 | | 1,608 | ,115 | | |
| Income | ,072 | ,320 | ,032 | ,224 | ,824 | ,604 | 1,655 |
| Education | -1,206 | ,469 | -,556 | -2,433 | ,019 | ,241 | 4,157 |
| Religiosity | 1,569 | ,349 | 1,052 | 4,499 | ,000 | ,230 | 4,348 |

The result of the income calculation on the interest generated amounted to 3.46. So we can know the result of the prediction that t count < t table is equal to $0,224 < 2,008559$, it means H_0 accepted. So the hypothesis that there is a significant influence between the income on interest can be said to be rejected. Based on the test of the probability value that can be known from the result of sig value of $0.824 > 0.05$, then H_a is accepted, and it means that the income variable does not affect the interest.

count > t table, i.e., $4.499 > 2.008559$ means H_0 rejected. So the hypothesis that there is a significant influence between the variables of religiosity to interest can be said accepted. Based on the test of the probability value or sig value can be known at $0.00 < 0.05$, then H_0 is rejected. This means that the religiosity variable has a significant effect on the interest variable.

The calculation result of education level variable (X_2) to interest value variable resulting from t count < t table equal to $-2,433 < 2,008559$ then H_0 accepted. So it can be said that the hypothesis that there is a significant fall between the education to interest can be said to be rejected. By looking at the sig rate of $0.19 < 0.05$, then the conclusion is H_0 rejected. This shows that the variables of education have a significant effect on interest.

Table 4. Determination Test R2 Summary Model

| Model | R | R Square | Adjusted R Square | Std. Error the Estimate | Durbin - Watson |
|-------|-------|----------|-------------------|-------------------------|-----------------|
| 1 | ,649a | ,422 | ,384 | 2,19377 | 2,180 |

The calculation result of religiosity variable (X_3) generated equal to 4,499. So that the calculation result of t

The table above shows the result of R2 value which can be seen in column Adjusted R Square equal to 0,384. This indicates that the variables in this research have a contribution influence of 38% on the interest of paying zakat on the National Amil Zakat Board Surakarta, and 62% influenced by other variables not discussed in this research.

B. Income Variable to the Interest

The calculation result of income to the interest generated equal to 3.46 so that can be known result of calculation turns t count $<$ t table that is equal to $0,224 < 2,008559$, it means H_0 accepted. So the hypothesis that there is a significant influence between the income on interest can be said to be rejected. Based on the test of the probability value that can be known from the result of the sig value of $0.824 > 0.05$, then H_a is accepted and means that the income variable does not affect the interest. In the sense that not everyone who has more income will have a more profound interest in issuing zakat.

C. Education Variable to the Interest

The calculation result of the education level variable (X_2) to the interest value variable resulting from count $<$ t table equal to $-2,433 < 2,008559$ then H_0 accepted. So it can be said that the hypothesis that there is a significant influence between the education to the interest can be said to be rejected. By looking at the sig rate of $0.19 < 0.05$, then the conclusion is H_0 rejected. This shows that the variables of education have a significant effect on interest.

D. Religiosity Variable to the Interest

The calculation result of the religiosity variable (X_3) generated equal to 4,499. So that the result of t calculation $>$ t table that is $4,499 > 2,008559$. It means H_0 is rejected. So the hypothesis that there is a significant influence between the variables of religiosity to interest can be said accepted. Based on the test of the probability value or sig value can be known at $0.00 < 0.05$, then H_0 is rejected. This means that the religiosity variable has a significant effect on the interest variable.

V. CONCLUSION

This research can be concluded that the income level does not affect the interest of muzakki in tithe at the National Amil Zakat board Surakarta. The level of education influences the importance of paying zakat to the National Amil Zakat Board of Surakarta. The level of

muzakki's religiosity influences muzakki interest to pay zakat on the National Amil Zakat board Surakarta. Simultaneously test that can be known through F test which gains an attractive value of 0.00, where the value is less than the amount of α of 5% where the variable of income, education, religiosity have a significant influence on the interest variable. From the result of model, accuracy test can be seen through adjusted R square resulting that the variable of income, education, religiosity have contribution equal to 38%, while the remaining 62% influenced by another variable not discussed in this research.

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