The Determinant Factors of Motivation to Pay Zakat in Regional Amil Zakat Agency of East Java

Ahmad Ajib Ridlwan
Universitas Negeri Surabaya
e-mail: ahmadajibridlwan@unesa.ac.id

Raditya Sukmana
Universitas Airlangga
e-mail: momiadit@gmail.com

Abstract
Poverty is a set of problems encountered by developing countries, including Indonesia. This study attempts to solve the problems using zakat instrument. Indonesia has high zakat revenue potency, but its realization is still low, therefore factors affecting society motivation in paying zakat through Amil Zakat Agency still need to be investigated. The purpose of this study is to identify if religious, psychological, social factors and government regulation enable to influence society motivation in paying zakat both simultaneously or partially. Multiple linear regression was used as the method of analysis. The results shows that religiosity, psychological, social factors and government regulation have positive and significant impact on society motivation in paying zakat through Amil Zakat Agency. Partially, religious factor and psychological factor influences society motivation in paying zakat while social factor and government regulation does not influence it.

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DOI: 10.19105/karsa.v25i2.1398
Introduction

This study explores the factors that can affect motivation in paying zakat through Amil Zakat Agency. This study is interesting and urgent to be conducted because Indonesia is one of country that the most of the population is Muslim\(^1\), the level of poverty is high\(^2\), and the realization of zakat distribution is still low\(^3\). In Islamic perspective, poverty is *sunatullah*\(^4\). The eradication of poverty needs a bottom-up empowerment effort involving all of the social elements through mutual help behavior\(^5\). Islam teaches all of human to help each other in goodness and *taqwa*\(^6\) on various factors.

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sides of life including social economic problems\textsuperscript{7}. The aid is done through zakat that becomes one of five pillars of Islam\textsuperscript{8} that has worship value and develop the economic welfare of society\textsuperscript{9}.

Knowing that zakat is a potential instrument to combat poverty, zakat should have a special attention and should be managed properly to empower the poor to become independent and achieve prosperous civil society. Therefore, zakat should not be handled alone by muzakki but it should be given to a legal institution pointed by zakat institutions.

According to the data of Zakat Organization Forum, recently, there is 1 National Amil Zakat Agency (BAZNAS), 33 Regional Amil Zakat Agency (BAZDA) in province level, 429 Amil Zakat Agency in city/regency level, and 4771 agencies in district level, as well as 18 Amil Zakat Institution in national level and 52 Amil Zakat Institution in province level, religion/city\textsuperscript{10}. However, the number of zakat institutions is not directly aligned to the realization of zakat revenue. The results of the Public Interest Research and Advocacy Center survey stated that the potency of zakat and realization is still far from expectations. The potential amount of each year is Rp 20 billion, but the realization is still 1.2 billion or only 6\%\textsuperscript{11}.

The low realization of zakat revenue is due to the adherence, awareness and trust of the people in paying zakat through zakat institutions is still low\textsuperscript{12}. The individual motivation to pay zakat through Amil Zakat agency is influenced by the level of religiosity. Unlike Fattah, the results of

\textsuperscript{11} PIRAC, “Pola Dan Kecenderungan Masyarakat Berzakat” (Jakarta, 2009).

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Farida research stated that the index of religiosity did not significantly influence the amount of zakat paid by muzakki. The differences of those research results need to examine further whether religious factor affecting the motivation to pay zakat or not.

Besides religiosity, individual's motivation to do certain action can be due to psychological factors and social factors. Psychological factors here means the perception, knowledge, beliefs and attitudes. Psychological factors consisting of perceptions, knowledge, attitudes, and personality affect the preference of Muslim employees in paying zakat profession through zakat institutions\textsuperscript{13}. In addition, the factors that influence the motivation to pay zakat are the demographic, social, religious, economic, and available infrastructure factors\textsuperscript{14}. While social factors are family, community, and institutional affiliation /organization\textsuperscript{15}. Some of the results of this study indicate that psychological factors consisting of perceptions, knowledge, beliefs and attitudes and social factors consisting of family, community, and institutional / organizational affiliation can influence the motivation in paying zakat on the Amil Zakat Agency.

In addition to the aforementioned factors, government regulation is assumed influencing the motivation in paying zakat in the Amil Zakat Agency. The result of Hamidiyah's research postulated that government regulation has an effect on the zakat revenue in zakat institution\textsuperscript{16}. The transformation of zakat management from traditional to professionals management should be sustained by the principles of modern management and good governance such as enhancing the transparency, accountability and professional principles of the Amil Zakat Agency of Infaq and Shadaqah Agency which is in addition to the honesty, commitment and

\textsuperscript{13} Fatah, “Faktor-Faktor Yang Mempengaruhi Preferensi Karyawan Muslim Pertamina dalam Membayar Zakat Profesi Melalui Baituzzakah Pertamina.”


\textsuperscript{15} Kotler and Gary Armstrong, Dasar-Dasar Pemasaran, Jilid 1 (Jakarta: Prenhallindo, 1997).

consistency of the amilin and the authorized parties. Based on those afore explanations, the hypotheses formulated are mentioned as follows:

H₁ Religiosity, Psychological, Social, and Government regulation have an effect on society motivation in paying zakat to Amil Zakat Agency.

H₂ Religiosity influences the motivation of society in paying zakat on the Amil Zakat Agency.

H₃ Psychological factors influence the motivation of people in paying zakat on the Amil Zakat Agency.

H₄ Social factors influence the motivation of society in paying zakat in Amil Zakat Agency.

H₅ Government regulation has an effect on society motivation in paying zakat to Amil Zakat Agency.

Methods

This study used quantitative approach to explain the impact of dependent variables and independent variables. Choosing the sample was done using purposive sampling with criteria that someone already worked and achieve the nishab to pay zakat including zakat fitrah, mal, and profession. The total sample was 300 respondents who already paid the zakat at Amil Zakat Agency in the East Java region.

Collecting data was done through distributing the questionnaires to all of the respondents. The questionnaires were used to find out the variables that affected society’s motivation in paying zakat at Amil Zakat Agency. The types of the questionnaire used in this study were close-ended questionnaires in which the answer was already given, therefore, the respondents only need to select the answer and complete all of the questionnaires. The questionnaires used a Likert scale that had point from 1 until 5. Before distributing the questionnaires to the respondent, validity test and reliability test were done. After distributing the questionnaire to all respondents and completing all of the questionnaires, then multiple linear regression tests were done by using SPSS.

Results

Based on statistic test using SPSS, it can be got that $f_{value}$ was 104.656. While the value of $f_{table}$ was at the level of significance of 0.05
with df $\infty$ was 2.21. It indicated that $f_{value} > f_{table}$, therefore, H0 was rejected and H1 was accepted. It means that religiosity, psychological, social, and government regulation simultaneously influence people’s motivation in paying zakat at Amil Zakat Agency. Based on the calculation of determination coefficient (R square) was 0.850. It means that 85% of society’s motivation in paying zakat at Amil Zakat Agency was affected by religiosity, psychological, social factors and government regulation.

Meanwhile, to see their influence partially, it can be seen by looking at the result of t-test. Based on the result of t-test, it was shown that $t_{value}$ of the religiosity (X1) was 64.226 while the value of $t_{table}$ was 1.96. Psychological (X2) had $t_{value}$ of 2.444 and $t_{table}$ of 1.99. Social (X3) had $t_{value}$ of -4.127 and $t_{table}$ of 1.96. Government regulation (X4) had $t_{value}$ of -2.460 and $t_{table}$ of 1.96. Those results indicated that the variables that significantly gave effect were religiosity and psychological. While social and government did not give any effect.

Among those two independent variables which affected the dependent variables that were religiosity and psychological, religiosity (X1) had the most dominant effect followed by psychological (X2). The ability of each variable in explaining dependent variable was 98% and 38%.

Discussion

Based on hypothesis test by using multiple regression analysis, it can be obtained that simultaneously the four independent variables that consist of religiosity (X1), psychological (X2), social (X3), and government regulation (X4) had significant effect on society’s motivation to pay zakat at Amil Zakat Agency in the East Java region. This conclusion was based on the analysis that $f_{value}$ that showed at 104.656. While $f_{table}$ at the significant level of 0.05 with df $\infty$ of 2.21. It showed that $f_{value} > f_{table}$, while the sig value was 0.000 that less than 0.05. If it is seen partially, there were only two variables that significantly gave effect, there were religiosity and psychological.

The discussion of each of them is as follows: first, the result of regression analysis as explained above showed that the religious variables had $t_{value}$ of 64.226 while the $t_{table}$ was 1.96. It can be obtained that $t_{value} > t_{table}$. This criterion showed that religiosity had a significant effect on
society’s motivation in paying zakat at Amil Zakat Agency in the East Java region.

This result was in line with the study conducted by Bachdim which explained that individual’s motivation in paying zakat one of them was affected by spiritual values\textsuperscript{17}. The result of study done by Fatan found that religiosity affected the preference of Moslem employee at Pertamina in paying zakat profession through Baituzzakah Pertamina\textsuperscript{18}. The religiosity also gave positive effect to the amount of donation paid by the community in the United States\textsuperscript{19}.

Referring to the Glok and Stark in Djamaludin\textsuperscript{20} that the understanding of respondents’ religiosity was intact (kaffah), meaning that besides understanding that zakat was a ritual worship and religion dogma, they already achieved the effect of religious dimension level in which all of the behaviors in all of aspects of life motivated by religious dogma.

This hypothesis can be proven. It means that respondents’ religiosity is not only about the knowledge but also the level of understanding of religious dogma. The higher religiosity can affect the motivation to pay zakat at Amil Zakat Agency. Religiosity is a condition caused by one’s behavior that was motivated by behavioral response to the belief in the God’s commandments in order to gain a good life in the world and hereafter. Respondents know and understand the obligation of zakat should be paid at zakat institutions.

Religiosity is represented in every side of human life\textsuperscript{21}. Religious activities are not only happened when someone do ritual activities (worship) but also when doing other activities which motivated by supernatural power.

\textsuperscript{17} Bachmid et al., “Perilaku Muzakki Dalam Membayar Zakat Mal (Studi Fenomenologi Pengalaman Muzakki Di Kota Kendari ).”
\textsuperscript{18} Fatah, “Faktor-Faktor Yang Mempengaruhi Preferensi Karyawan Muslim Pertamina Dalam Membayar Zakat Profesi Melalui Baituzzakah Pertamina.”
It is not only related to the visible activities and can be seen with eyes, but also activities that invisible and happen in the individual’s heart. Hence, individual’s religiosity will cover various lines and dimensions. Therefore, religion is a system, which had a lot of dimensions.

Second, the result of independent variable of $X_2$ (psychological) had $t_{value}$ of 2.44 and $t_{table}$ of 1.96. Because of $t_{value} > t_{table}$, it indicated that psychological ($X_2$) had significant effect to dependent variable on the motivation to pay zakat in Amil Zakat Agency ($Y$). Based on Kotler, one of the factors that affected the process of making respondent’ decision was psychological factor$^{22}$.

This hypothesis of this study proved that society’s motivation in paying zakat at the Amil Zakat agency was more likely affected by psychological factor or internal factor that came from self-impulse without any force from others. If one’s perception, knowledge, belief, and behavior tend to be positive, the actions also tend to be positive too, in this case, paying zakat in the Amil Zakat Agency.

Based on research conducted by Fatah$^{23}$, he explained that perception, knowledge, behavior, and personality affected the preference of Pertamina’s Moslem employees to pay their zakat profession at Pertamina zakat institution. In line with that, Moh Ali Mohd Nor & Nor in their research explained that knowledge gave effect to the social awareness in paying zakat. The higher knowledge, the higher awareness of the importance and advantages of paying zakat, infaq, and sadaqoh in the amil zakat institution$^{24}$.

Meanwhile, based on the result of an interview with some management of Amil Zakat Agency at Surabaya, it was explained that information about zakat institution will increasingly affect the awareness of society in paying zakat. The more information they received, the more awareness they got. From the knowledge, it will shape the attitude and behavior.

$^{22}$ Kotler and Amstrong, Dasar-Dasar Pemasaran, Jilid I.
$^{23}$ Fatah, “Faktor-Faktor Yang Mempengaruhi Preferensi Karyawan Muslim Pertamina Dalam Membayar Zakat Profesi Melalui Baituzzakah Pertamina.”
$^{24}$ Ahmad and Hairunnizam Wahid, “Kesedaran Membayar Zakat: Apakah Faktor Penentunya?”
Third, the hypothesis of independent variable X3 (social) could not be proved. The result showed that variable X3 had $t$ value of -4.127 and $t_{table}$ of 1.96. The social factor referred in this study were family and reference group. Zakat is a religious dogma that is not only because of family force or reference group force. If the understanding, belief, and the accomplishment of someone’s religious value are strong, then they will be compelled to do the dogma.

This study showed that religious factor and psychological factor was high factors. Therefore, persuasion, family force, and social group force did not significantly affect the society’s motivation but they already did it because of self-awareness that Zakat, Infaq, and Sodaqoh (ZIS) is an activity demanded by religion, not because of someone’s force.

Fourth, similar to social factor, government regulation factor also had $t$ value that was lower than $t_{table}$ ($t$ value was -2460 and $t_{table}$ was 1.96). Therefore, regulation factor in this study cannot be proven. It means that society tends to pay ZIS based on self-awareness. It is probably happening because of regulation on zakat management have not been socialized well or the regional government probably has not seriously handled the zakat. Whereas, if zakat can be handled properly, potentially it can tackle the poverty in Surabaya that can be increased through empowerment and utilization of Zakat fund.

The Society also still assume that zakat is a private thing between human and God and its mechanism is already regulated separately. Besides that, society tends to pay zakat at the Amil Zakat Agency base on their self-awareness so they do not want to pay zakat not based on their self-awareness. Society in paying zakat gives more emphasis on tradition and their habit rather than formal tradition and their rationality.

As Indonesian Zakat and development report stated that most regions prefer to have cultural emotional approach than legal formal in gathering zakat fund. Consequently, if society believe in the dogma, their motivation in paying zakat in Amil Zakat Agency will increase. This study indicates that the role of government is not only factors that give effect on society’s motivation in paying zakat at zakat institution, but also supported with religiosity, psychological, and the credibility of zakat institution.

Conclusion
Based on the result and discussion of the study, it can be drawn a conclusion that simultaneously the independent variables including religiosity, psychological, social, and government regulation simultaneously had significant effect to society’s motivation in paying zakat at Amil Zakat Agency. If we see partially, there were only two variables that significantly give effect, they were religiosity and psychological factors.

Those variables can be used as claims in improving the collection of zakat by improving the society’s religiosity education, improving society’s knowledge and their understanding, improving the role of the stakeholders, improving the quality of zakat institution, and using socio-cultural approach.

Government (umara’), theologian, and society should synergize together to give education to the society about zakat, infaq, and sodaqoh and socialize the zakat institution based on their role in order to increase the potency of zakat as an effort to combat the poverty that based on social participation.

Zakat institution should regularly and continuously socialize the zakat institution and their programs/services and continuously improve the management of zakat institution in order to increase public trust in zakat institutions.

In this study, the motivation in paying zakat cannot be separated with motivation to pay infaq, sodaqoh so it is possible for next research to have a further study by differentiating the motivation of paying zakat and their motivation to pay infaq and sodaqoh. It can be used as the comparison thing and potential mapping of collecting zakat, infaq and sodaqoh fund.

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DOI: 10.19105/karsa.v25i2.1398

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