

# Modelling of the Zakat Payment

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## Modelling of the Zakat payment behaviour in Aceh, Indonesia

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### Abstract

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This quantitative study aims to analyse the influence of behavioural factors, subjective norms, perception on behaviour control and past behaviour of traders in Lhokseumawe city on their interesting paying zakat of their trading (trade zakat). As a result, it shows that the interests will directly shape human behaviour, the Interests fulfils the criteria of Not Good becomes Good, while the Behavior of Paying Zakat indicates the changes from Not Good becomes Very Good. In conclusion, Interests in 3 dimensions include Continuity, Knowledge and Suggestion are in the category of Not Good to Good, which is dominantly shaped by Continuity dimensions.

**Keywords:** Payment, Behaviour Control, Indonesia, Zakat.

## Modelado del comportamiento de pago Zakat en Aceh, Indonesia

### Resumen

Este estudio cuantitativo tiene como objetivo analizar la influencia de los factores de comportamiento, las normas subjetivas, la percepción sobre el control del comportamiento y el comportamiento pasado de los comerciantes en la ciudad de Lhokseumawe en su interesante zakat de pago de su comercio (zakat de comercio). Como resultado, muestra que los intereses moldearán directamente el comportamiento humano, los Intereses cumplen con los criterios de No es bueno, mientras que el Comportamiento de pagar a Zakat indica que los cambios de No bueno se vuelven muy buenos. En conclusión, los intereses en 3 dimensiones incluyen Continuidad, Conocimiento y Sugerencia en la categoría de No es bueno a bueno, que está conformada predominantemente por las dimensiones de Continuidad.

**Palabras clave:** Pago, Control de comportamiento, Indonesia, Zakat.

### 1. INTRODUCTION

Province of Aceh is a region that obligates all government agencies and the private sector to ensure their employees' to pay zakat from their salaries every month submitted to the local Baitul Mal. Several private companies have established their institutions for the management of zakat funds collected from their employees. Besides zakat on salaries, other charity objects are still not collected for further managed optimally, namely trade zakat, wealth zakat (maal), agricultural zakat and different types of zakat. It becomes a big question for all of us, whereas if Muslims who have classified as muzakki (Muslims who are financially has been obliged to pay zakat) do not pay zakat, or they have fulfilled the obligation to pay zakat by

submitting directly to individuals according to them namely zakat receiver (mustahik), which means, they do not hand over their alms to the Institute Amil zakat (LAZ).

Researchers have conducted preliminary research to see an initial figure of the Muzakki behaviour in paying zakat in the city of Lhokseumawe in early 2014 which involving 5314 traders and spread over four districts as the study population. Location of the study focused on three central markets in the city of Lhokseumawe. The population criteria were traders hoe their business premises and never pay zakat commerce in the previous years. A total of 150 respondents were selected using a purposive random sampling method. The results showed that there were more than 90% of Muzakki handed over their zakat directly to Mustahik, 6.7% handed over their zakat through religious leaders and no one gave up their zakat through existing Amil institutions. About the variables used in the preliminary research, four independent variables consisting of attitudes, subjective norms, perceptions of controlling past behaviour, and interests as dependent variables (WAN & WAN, 2013).

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## **2. LITERATURE REVIEW**

Zakat is one of the pillars of Islam that must be fulfilled by all Muslims; the obligation to achieve it is the same as the other pillars of Islam such as Prayer and Fasting. ZAINOL & KAMIL (2009)

describes the meaning of zakat, linguistically, as improve or increase. This definition refers to the word in Alqur-a which means:

And whatsoever the (extra) which ye give for the increase of the wealth of man is not increase in the sight of Allah. Moreover, what you give in the form of Zakat which you mean to seek the pleasure of Allah that is the double (reward) (ZAINOL & KAMIL, 2009:10 ).

In sharia terms, zakat defined as the rate or amount of certain property which must be paid to a group of people who have determined as muzakki. The group referred here is as mentioned by Allah in Qur'an which means:

Indeed, the zakat is only for impoverished persons, the poor, the Amil zakat, the muallaf, too (liberated) the slave of the merciful, to the debtor, for the way of Allah and the person on the journey, as a duty from Allah. Allah is All-Knowing, All-Wise. (ZAINOL & KAMIL, 2009: 17).

Among the obligatory kinds of zakat, it includes zakat from business/trading. ZAINOL & KAMIL (2009) describes a hadeeth of Rasulullah who was narrated by Abu Dawud from Samrah bin Jundab, saying Ammaba'du, the Messenger of Allah, has told us all to issue alms or pay zakat (charity) on every commodity we are prepared to trade (ZAINOL & KAMIL, 2009: 10).

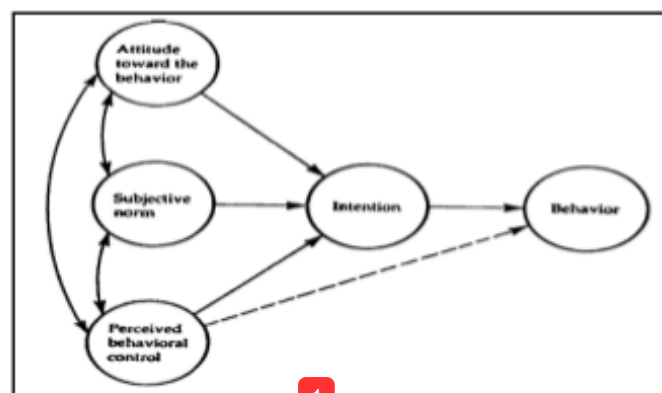


Figure 1: The frame of Theory of Planned Behavior



This theory is also used to see someone's interests in doing various social activities related to the desire to share with others such as giving donations, blood donations and so on. LUJIA (2011) applies this theory to predict students' interests in blood donation. Similar to the research conducted by (MASSER, WHITE, TERRY & HYDE, 2009). Muslims have proved the three variables that influence these interests. Some of them are those carried out by HUSNA (2009), OTHMAN (2011) and RAEDAH, NOORMALA & MARZIANA (2011). There is still much empirical evidence that shows the relationship between attitude variables, subjective norms and Perceived Behavioral Control that TPB's theory poses to one's interests. However, several studies have found that add other variables to their research framework, so that the TPB theory continues to be revised from time to time.

The development of this theory is known as the Revised Theory of Planned Behavior. ARMITAGE & CONNER (2001) say that Theory of Planned Behavior (TPB) has been used for more than 25 years massively by various scientific disciplines and this theory has become an essential tool for understanding and predicting one's interests. Since introduced by AJZEN (1991), this theory has undergone many developments and revisions that have been carried out by other researchers. So the variables that influence someone's interests based on the development of this theory also continue to grow. Some researchers made additions to this TPB theory such as SMITH & MCSWEENEY (2007), LINDEN (2011), adding moral variables and past behaviour to predict interests in making donations.

Moreover, he found that the two variables had a significant effect on someone's donating interests.

### 3. RESEARCH METHODOLOGY

This research focuses on the analysis of the role and function of moderation factor of trust towards various factors that influence the interests of the muzakki to pay their trade zakat at the amil zakat institution in Nanggroe Aceh Darussalam Region II. These factors are attitudes, subjective norms, perceptions of past behaviour control and behaviour. In its implementation, this research employs descriptive methods and verification methods that analyze the problems through data collection and processing, data analysis, and data testing for conclusions and suggestions (WESTON & GORE, 2006).

Data collection activities are carried out by the descriptive, explanatory survey method that uses a questionnaire to see the relationship between the independent and the dependent variables. SUGIONO (2012) states that the relationship that can be identified in a quantitative study is more suitable. From this relationship, we will find out how much influence the independent variable has on the dependent variable. Explanatory surveys also refer to hypotheses that will be tested based on the phenomena that occur in the object of this research, namely traders in the Nanggroe Aceh Darussalam Region II by using descriptive analysis. The regions include Aceh Tengah, Benar Meriah,

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Bireun, Aceh Utara, Lhokseumawe, Aceh Timur, Langsa and Aceh  
Tamiang (YUSUF, 2003).

The analysis and interpretation of data in this study conducted by using quantitative analysis as statistical tools involving the descriptive statistics analysis are carried out by grouping, tabulating and giving an explanation and inferential statistics including relationship analysis between the variables studied using Structural Modelling (SEM) tools. SEM analysis techniques require data that has a measurement level of at least intervals. Structural Equation Modelling has the main objectives in its analysis. The first goal is to determine whether the model is plausible (reasonable) or fit, or language that is easier, whether the model is correct based on the data that owned.

#### **4. RESULTS AND DISCUSSION**

After analyzing the research instruments and scaling analysis, the data collected is then utilized to investigate and do the hypothesis testing formula based on Structural Equation Modelling (SEM). The estimated results using LISREL 8.7 software need further explained of each research dimension. It is required because each variable is measured indirectly, but formed by many indicators that need to examine its role in forming these variables. By using the software, the results obtained as shown in Figure 4.3 below.



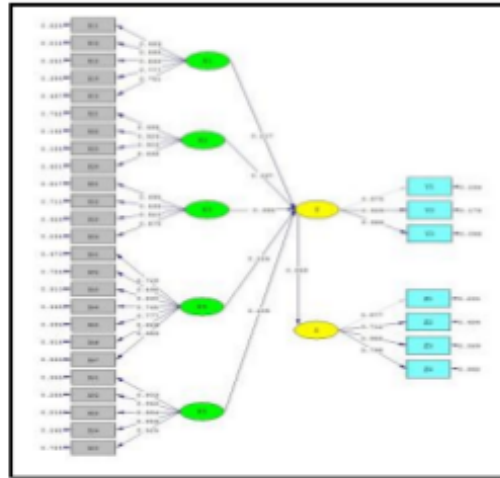


Figure 2: Structural Model of Planned Behavior Theory

Analysis of the criteria for accuracy and suitability of the structural models of the research form is carried out by paying attention to the values or numbers of the relationship coefficients that arise from each model. In this analysis, we will discuss the Fit Index as the output of LISREL 8.7. In SEM, to see whether the model obtained has met the size of the model (Goodness of fit measures/GOF) so that the model obtained from the comparison between data and models is good, it can be seen in the following table based on the following criteria:

Table 1: Results of GOF Criteria of the Structural Model

GOF Criteria	Estimate	Decisions
Statistic Chi-Square ( $\lambda^2$ )	3270.804	Fit
P-Value	0.000	Fit
Non-Centrality Parameter (NCP)	2401.332	Fit
Goodness-of-fit Index(GFI)	0.883	Fit
Root mean square error of approximation (RMSEA)	0.081	Good Fit
Expected cross-validation index (ECVI)	7.857	Good Fit
Tucker-Lewis Index (TLI) or Non-Normed	0.873	Good Fit

GOF Criteria	Estimate	Decisions
2 Normed Fit Index (NNFI)		
Normed Fit Index (NFI)	0.870	Good Fit
Adjusted Goodness of Fit Index (AGFI)	0.826	Good Fit
Incremental Fit Index (IFI)	0.886	Fit
Comparative Fit Index (CFI)	0.885	Fit
Parsimonious Goodness of Fit (PGFI)	0.879	Good Fit
Parsimonious Normed Fit Index (PNFI)	0.886	Good Fit

The model suitability test results show that the model obtained meets GOF criteria. The results of Goodness of Fit measures indicate that the application model of Revised Planned Behavior Theory in optimizing the interests of traders towards trade zakat paying behaviour through Amil Zakat institutions in Nanggroe Aceh Darussalam is a good model to describe the relationship of variables studied. Relationship coefficient values of all variables in each structural model formed to show the influence of these variables on other variables. The relationship coefficient indicates the effect of the independent variable on the dependent expressed by the gamma coefficient ( $\gamma$ ), while the relationship coefficient of the dependent variable on the other dependent variables expressed as beta ( $\beta$ ).

Figure 1 displays the relationship between attitudes, subjective norms, Perceived Behavioral Control, past behaviour, belief and interests, which are stated in the hypothesis as follows: Attitudes, subjective norms, Perceived Behavioral Control, past behaviour and beliefs significantly influence interests of people to pay zakat either simultaneously or partially. The data also shows that the value of R2

for the above equation is 0.678. These illustrate that interests in paying zakat are influenced simultaneously by attitudes, subjective norms, Perceived Behavioral Control, past behaviour and beliefs. This value also indicates that there are still other factors that may affect interests in paying zakat outside of those variables which are shown by variant errors, of 0.322. Thus, the conceptual hypothesis proposed has been tested and accepted. Incomplete structural models for substructure one can be described in Figure 4.4 as follows:

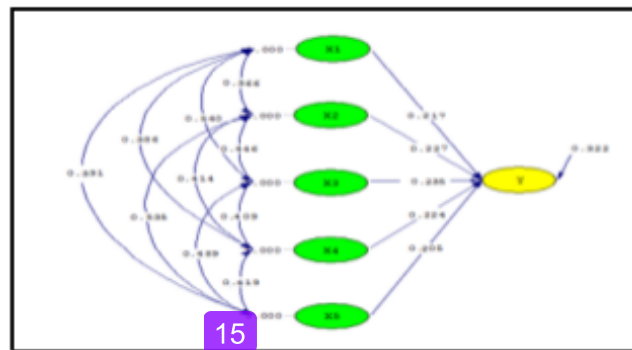


Figure 3: Path Coefficient of Attitudes, Subjective Norms, Perceived Behavior Control, Past Behavior and Beliefs on interests in paying zakat

The results of calculations obtained indicate that attitudes influence interests in paying zakat, subjective norms, Perceived Behavioral Control, past behaviour and beliefs, both simultaneously and partially. Based on correlation values and path coefficients obtained from the results of calculations using LISREL 8.7 the magnitude of direct and indirect effects of attitudes, subjective norms, Perceived Behavioral Control, past behaviour and beliefs in interests in paying zakat, as shown in the table as follows:

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Table 2: Direct and Indirect effect of Attitudes, Subjective Norms, Perceived Behavioral Control, Past Behavior and Beliefs on Zakat Paying Interests

Variables	Direct Effect	Indirect effect through					Indirect Effect	Total Effect
		X1	X2	X3	X4	X5		
Attitudes	4.71%		1.80 %	2.75 %	1.88 %	1.74 %	8.17%	12.88%
Subjective Norms	5.15%	1.80 %		2.38 %	2.11 %	2.49 %	8.78%	13.93%
Perceived Behavioral Control	5.52%	2.75 %	2.38 %		2.15 %	2.36 %	9.64%	15.16%
Past Behavior	5.02%	1.88 %	2.11 %	2.15 %		1.92 %	8.06%	13.08%
Beliefs	4.20%	1.74 %	2.49 %	2.36 %	1.92 %		8.51%	12.71%
Overall	24.60%	8.17 %	8.78 %	9.64 %	8.06 %	8.51 %	43.16%	0.677623

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Table 2 shows that the influence of Attitudes, Subjective Norms, Perceived Behavioral Control, Past Behavior, Beliefs on interests to pay zakat is affected by the direct and indirect effect. The direct effect of attitude variables on interests in paying zakat is 4.71%, while the indirect effect is 8.17%, which is through subjective norm variable, Perceived Behavioral Control, past behaviour and beliefs. The indirect influence of attitudes towards interests in paying zakat is greater than the direct effect. Thus the direct and indirect influence of attitudes towards interests in paying zakat is 12.88%. These indicate that the attitude contributes to the interests of traders so that with a good attitude from the traders they will have interests to pay their zakat.

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The direct influence of the subjective norms variable on the interests of paying zakat is 5.15%, while the indirect effect is 8.78%. It is through attitude variables, Perceived Behavioral Control, past

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behaviour and beliefs. The indirect influence of subjective norms on the interests of paying zakat is greater than the direct effect. Thus the direct and indirect effect of subjective norms on interests in paying zakat is 13.93%. These indicate that subjective norms contribute to the interests of traders so that with the existence of subjective norms of traders they will have interests in paying zakat. The direct effect of the Perceived Behavioral Control variable on interests in paying zakat is 5.25%, while the indirect effect is 9.64%, which is through attitude variables, subjective norms, past behaviour and trust. The indirect effect of Perceived Behavioral Control on interests in paying zakat is greater than the direct effect.

## 5. CONCLUSIONS

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Based on the results of the analysis and discussion in the previous part, some conclusions can be drawn; (i) Attitudes with 5 dimensions include Priority, Necessity, Serenity, Feelings of Guilt and Ease shows in the Fairly Good category towards Very Good which is dominantly shaped by the aspects of calm and guilt, but there is still the weakest dimension of ease. (ii) Subjective Norms with four dimensions namely Support, Encouragement, Advice and Appreciation are in the category of Not Good towards Good which is dominantly shaped by the dimensions of Support and Appreciation. However, there are some weakest indicators such as the dimensions of Encouragement. (iii) Perceived Behavioral Control with four dimensions consist of Ability, Control, Knowledge and Certainty are in



Good Enough category towards Very Good which is dominantly formed by Knowledge and Certainty.

However, there are still weak dimensions which are in control and ability. (iv) Past Behavior with seven dimensions include Desire, Frequency, Willingness, Consistency, Support, Invitations from Others and Experience are in Not Good category towards Very Good which are dominantly shaped by dimensions of Willingness and Frequency, but there are two weak dimensions: Desire and Support. (v) Beliefs with five dimensions consist of Trustworthy, Honest, Correct and Reliable, Corporate Image, and Satisfaction are in the category of Not Good towards Good, which is dominantly shaped by the dimensions of Corporate Image. However, there are still weak dimensions, are Honest and Correct, and Reliable. (vi) Interests in 3 dimensions include Continuity, Knowledge and Suggestion are in the category of Not Good to Good, which is dominantly shaped by Continuity dimensions.

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