Factors Affecting *Muzakki* in Distributing Zakat on the Amil Zakat Board in North Sumatra Region

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ABSTRACT

This study aims to test empirically the effect of the legitimacy of BAZDA (zakat collection system, zakat distribution system and zakat utilization system), income and religion on Muzakki's trust to pay zakat at the North Sumatra amil zakat agency. This study uses primary data, data collected based on direct interaction between researchers and Muzakki with respondents of 60 people. Data analysis using OLS (Ordinary Least Square) method using Shazam Software program. The model test in this study consisted of data normality, autocorrelation, multicollinearity and autocorrelation tests. Fun with statistical tests, the R2 value is 0.723, which means that 72.3 percent of the proportion of the independent variables used is able to explain the variation in the dependent variable in the model, while 27.7 percent is explained by other variables not used in this study. The F-test value of 48.72 or with a P-Value of 0.000 means that simultaneously the income, PPPZ, and Religion variables have a significant influence on the amount of Zakat in North Sumatra Province. Partial test also shows that the three independent variables significantly affect zakat distribution through North Sumatra BAZDA. While the a priori economic test shows that an increase in Muzakki income of Rp. 1.00 will increase the payment of zakat by Rp. 0.37. The BAZDA legitimacy variable has a coefficient of 19.33, which means that every 1% increase in the legitimacy of BAZDA will increase the zakat payment by Rp 19.33. Meanwhile, the religious variable significantly affects the payment of zakat, where an increase in the religious variavel of 1% will increase the Muzakki in paying zakat by Rp. 20.25.

Keywords: Income, Collection, Distribution and Empowerment of Zakat and Religious Muzakki

1. INTRODUCTION

Poverty is a great danger to mankind and not a few people have fallen into civilization just because of poverty. Because it is like the words of the Prophet which states that poverty is closer to kufr. Islam as Ad-Din has offered several doctrines for humans that apply universally with two dimensional characteristics, namely the happiness and welfare of life in the world as well as the happiness and welfare of life in the hereafter. One way of overcoming poverty is the support of those who are able to spend their wealth in the form of zakat funds to those who are in need. Zakat is one of the five strategic instrumental values and greatly influences the economic behavior of humans and society as well as economic development in general. The purpose of zakat is not only consumptive support for the poor, but has a more permanent goal, namely to alleviate poverty. One thing that supports the welfare of life in the world and supports life in the hereafter is the existence of socio-economic welfare. This is a set of alternatives for the welfare of

Muslims from poverty and squalor. For this reason, it is necessary to establish Islamic social institutions as an effort to overcome these social problems.

According to data from the Central Statistics Agency (BPS), poverty data in Indonesia in March 2006 amounted to 39.05 million people. In March 2007, BPS announced a reduction in the poverty rate by 2.13 million people to 37.17 million people. This poverty can occur because it is influenced by many factors and does not stand alone, but is related to one another. The basis of poverty is a low level of income. Low income affects the level of education, health and low productivity of human resources and ultimately affects low-income levels. Therefore, poverty alleviation must be carried out in an integrated manner by involving all components of society and their potential.

Zakat, including infaq and sadaqah, is the potential of Muslims who are quite large in number, trillions of rupiah which can be used to alleviate poverty. For that, it is necessary to manage zakat in a professional manner

under the guidance and supervision of the government. Productive utilization of zakat is expected to be able to provide meaningful contributions to poverty alleviation.

Zakat has a very strategic role in poverty alleviation or economic development. In contrast to other sources of finance for development, zakat does not have any repercussions except to be happy and to expect rewards from Allah alone. However, it does not mean that the zakat mechanism does not have a control system. The strategic value of zakat can be seen through: First, zakat is a religious calling. It is a reflection of someone's faith. Second, the financial sources of zakat will never stop. This means that people who pay zakat, will never run out and who have paid every year or other period of time will continue to pay. Third, zakat can empirically erase social inequalities and on the contrary can create asset redistribution and equitable development.

According to research conducted by BAZNAS, nationally the potential for Zakat in Indonesia per year reaches 19.3 trillion. If BAZ / LAZ manages this huge potential of Zakat, then BAZ / LAZ will be a reliable institution that helps the government in dealing with poverty problems. Moreover, BAZ / LAZ not only collect zakat funds, but also they can collect Infaq / Sadaqah funds from generous donors.

When compared with the 2004 State Budget, the above potential is very significant. Funding for development in the social welfare sub-sector is only Rp. 1.7 trillion, and the health subsector of Rp. 5.3 trillion. This means, with the potential for income zakat which is around Rp. 12.3 trillion, many things can be done as long as they are still in the corridor of eight asnaf who are entitled to receive zakat.

The realization of zakat issued by the Muslim community in Indonesia cannot be known with certainty, given the tradition of the Indonesian people in paying zakat which is directly paid to mustahiq (people who receive zakat). The results of the 2004 PIRAC survey only amounted to 12.5% of the Muslim community who channeled their zakat through official institutions such as the Amil Zakat Agency, the Amil Zakat Institute or other charitable foundations. The data recorded in the Ministry of Religion shows that zakat realization in 2004 was Rp. 199.3 billion.

When compared between the zakat realization recorded at the Ministry of Religion and the potential for professional zakat, it turns out that the realization is only about 1.6% of the zakat potential, meaning that many people give zakat to mustahiq directly, which is around 8.4% (assumption: all Muzakki receive zakat). Judging from the results of the research conducted above, the public has not fully trusted the existing amil zakat institutions or bodies. In the North Sumatra, North Sumatra Bazda acceptance of sources of zakat funds in 2001-2008 can be seen in the table below:

Table 1. Acceptance of Amil Zakat North Sumatra

No.	YEAR	TOTAL (Rp .)	PERCENTAGE (%)
1	2001	809,925,420	9
2	2002	1,111,760,370	13
3	2003	590,024,260	7
4	2004	762,786,000	9
5	2005	857,803,050	10
6	2006	1,105,676,781	13
7	2007	1,646,540,150	19
8	2008	1,721,948,800	20
Total		8,606,464,831	100

Source: Risalah Zakat H. Syu'aibun Seen

From the table above, there has been fluctuation in zakat receipts, in other words, public trust in BAZDA North Sumatra is still fluctuating. However, from 2004 to 2008, confidence increased again. The change in the number of Muzakki in BAZDA also shows that the community has not fully trusted BAZDA North Sumatra.

In 2005 the number of Muzakki recorded at the North Sumatra Regional Zakat Agency was 172 Muzakki, but in 2006 it decreased to 164 Muzakki, in 2007 it increased to 269 Muzakki and in 2008 decreased to 216 Muzakki.

Based on the background of the above problems, it is necessary to conduct a study on why the comparison between zakat realization recorded at the Ministry of Religion and the potential for professional zakat is only 1.6%. Why is the amount of Zakat funds and the amount of Muzakki recorded in BAZDA Sumatra still fluctuating? What causes Muzakki to still not fully trust North Sumatra BAZDA to manage the zakat they issue. Does the system of collecting zakat, distributing zakat and utilizing zakat have an influence on the perception ofbelief Muzakki. So according to the description above, the title of this thesis is "Factors Influencing Muzakki's Trust in Paying Zakat on the North Sumatra Regional Amil Zakat Board".

1.1. Problem Identification

Based on the description above the writer identifies the following problems:

1) Is the management of zakat (zakat collection system, zakat distribution system, and zakat utilization system) a driving factor for Muzakki's trust to pay zakat at the North Sumatra Regional Amil Zakat Board?

2) Is religiousness another factor that encourages Muzakki to pay zakat to the North Sumatra Regional Amil Zakat Board.

3) Apart from being religious, are there other factors that can encourage Muzakki to pay Zakat to the Regional Amil Zakat Board of North Sumatra.

1.2. Problem Formulation

Based on the above background, what will be the problems in this research are:

1) Are the Muzakki income and the zakat collection system, the zakat distribution system and the zakat utilization system carried out by the North Sumatra Regional Amil Zakat Agency can increase the confidence of Muzakki to pay their zakat on North Sumatra Regional Amil Zakat Agency.

2) And whether the religious factor is a moderating variable that can influence Muzakki in paying zakat at the Regional Amil Zakat Board of North Sumatra.

1.3. Research Objectives

The objectives of this study are:

1) To test empirically the effect of the zakat collection system, the zakat distribution system and the zakat utilization system and Muzakkii income on Muzakki's trust to pay zakat on the North Sumatra Regional Amil Zakat Board.

2) And also, to test empirically the influence of religion as a moderating variable on the belief of Muzakki to pay zakat on the Regional Amil Zakat Board of North Sumatra.

2. LITERATURE REVIEW

Zakat according to etymology means blessing, clean, developed and good. It is called zakat because it can develop and keep the assets that have been taken by zakat away from harm. According to Ibn Taimiah, the hearts and assets of those who pay zakat are pure and clean and develop in a human way.

Zakat in Arabic has several meanings:

a. Zakat means at-Tholuru, which means to cleanse or purify. This meaning emphasizes that people who always pay zakat because of Allah and not because they want to be praised by humans, Allah will clean and purify both their property and their soul.

b. Zakat means al-Barakatu, which means blessing, this meaning confirms that a person who always pays zakat, his wealth will always be bestowed with blessings by Allah SWT, then this blessing will have an impact on the blessings of life. This blessing is born because the assets we use are pure and clean

assets, because our property has been cleaned of dirt by paying zakat, which in essence zakat itself functions to cleanse and purify property.

c. Zakat means an-numuw, which means to grow and develop. This meaning emphasizes that people who always pay zakat, their wealth (with Allah's permission) will always continue to grow and develop. This is due to the sanctity and blessing of the assets that have been fulfilled their zakat obligation. Of course, we have never heard of people who always pay zakat sincerely for Allah, then experience many problems in their assets and business.

d. Zakat means as-Sholah, which means that it is done or done, that is, a person who always pays zakat, his property will always be in order and away from problems. People who always suffer disasters or problems in their property because they do not want to pay zakat.

3. RESEARCH METHOD

The research approach used by the author is a quantitative approach and is a field research. This research specifically discusses the factors that influence Muzakki's perception of paying Zakat on the North Sumatra Bazda.

The research location will be carried out in Medan City and North Sumatra Bazda Office. The data collection process was carried out from October 2010 to January 2011 by distributing 60 questionnaires to people who paid Zakat in Bazda North Sumatra, both who paid individually and through the agency where Muzakki worked.

The sample is part of the population. The sample consists of several members who are selected from the population. In this study, the authors collected data by taking several random samples or random sampling methods from all Bazda Muzakki North Sumatra domiciled in Medan. The samples taken were 60 Muzakki at Bazda North Sumatra, consisting of 40 people paying zakat individually and 40 people paying zakat through the institutions they work for.

4. RESULT

4.1. Testing of Research Model Estimation Results

To see whether the estimation results of the research model above are theoretically meaningful and statistically significant, three testing criteria are used, namely the first order test), the economic criteria test and the econometric criteria test (second order test), as follows:

Statistical Criteria Test

The statistical criteria test is carried out based on statistical principles, which includes partial regression

coefficient testing, simultaneous regression coefficient testing, and testing of the location of the estimates. regression line.

Partial regression coefficient testing aims to determine the effect of each independent variable on the dependent variable. This test is carried out using the t test (t-test) or p-value.

By using the t test (t-test) with a significance level of 5 percent ($\alpha = 5\%$), and the degree of freedom (δf) is nk-1 = 60-4 = 56, the t-table critical value is 1.645 or by using p-value. Furthermore, by comparing the t-count and t-label values, it can be stated that:

the significant income variable has a positive effect on Zakat because it has a t-count of 11.11 greater than the t-table of 1.645 or the p-value of 0.000 is significant at the confidence level of 100. %. . Thus, income has a positive and significant influence on the receipt of zakat in Bazda Sunatera Utara.

The PPPZ variable has a significant (meaning) positive effect on the acceptance of zakat because it has a t-count of 2.221 greater than the t-table or a p-value of 0.030 which is significant at the 97% confidence level. So the level of education has a positive and significant influence on the acceptance of zakat at the North Sumatra Bazda.

Meanwhile, the religious variable has a significant effect on the acceptance of zakat, where the t-count is 1.636 or the p-value is 0.107 which is significant at the 90% level of confidence. Thus, the religious variable has a significant effect on the receipt of zakat.

Simultaneous testing of the regression coefficient aims to determine whether all the independent variables used in the model estimation together have a significant (meaningful) effect on the dependent variable. This test can be done using the Fisher test (F-Test) by comparing the F-count with the F-table.

By using a significance level of 10 percent ($\alpha = 10\%$) and degrees of freedom (δf) N = nk-1 = 60-4 = 56, then the F-count value is greater than 48.72 or a p-value of 0.000 is significant at the level of 100% trust. This means that all the independent variables used in the estimation of this analysis model, namely income, PPPZ and religion together have a significant (meaningful) effect on zakat receipts at the North Sumatra Bazda.

Test the accuracy of the estimated location of the regression line, it can be shown by the magnitude of the coefficient of determination (R2), of between zero and one (0 <R2 <1). The higher the value of R2 (approaching 1), means regression model estimation is generated closer to the actual situation (goodness of fit) or indicate precisely estimate the location of the regression line obtained.

From the results of estimating the model R-values obtained for 0723. This means that 72.3 percent of the proportion of the independent variables used is able to explain the variation in the dependent variable in the model, while the remaining 27.7 percent is explained by other variables not used in this study, R-value2 This shows the estimation model generated from this study show enough actual state (goodness of fit) or enough to be trusted.

1.2. Econometric Criteria Test The econometric

criteria test conducted on the estimation results of the model in this study is the multicollinearity, normality and auto correlation as follows:

Symptom Test

Multicollinearity symptom testing is carried out to detect whether there is a perfect relationship (correlation) between the one independent variable and the independent variable. others in the model. If there is, it means that there are multicollinearity symptoms that will cause the standard error to be greater, so that it is likely that the interpretation of the results or conclusions drawn will be wrong. Based on table 4.5 the correlation between income variables and PPPZ is -0.1015, between income and religious variables is 0.129 and between religious variables and Bazda PPPZ is 0.0621. Thus, there is no significant relationship between independent variables or free from multicollinearity symptoms.

Table 2. Symptoms Test Results Against Multicollinearity Estimation Model

Variable	Y	PPPZ	RE
Y	1.0000	-0.1015	-0.129
PPPZ	-	1.0000	0.062
RE	-	-	1.0000

from Table 2 indicates that the r2 partial each independent variable turned out to be much smaller than R2 on the regression model estimate obtained. So it can be concluded that the estimation results of the model are free from multicollinearity symptoms.

By using the χ^2 test with a significant level of 5 percent ($\alpha = 5\%$) and the degrees of freedom (δf) is nk-1 = 137 - 5 = 132, then the calculated χ^2 value is 15.35 or a p-value of 0.000. Another way with the Jarque-Berra obtained diperoleh² is 83.135 or a p-value of 0.000. Thus, it is significant at the 100% confidence level, the data is normal.

The presence of autocorrelation symptoms in the model causes the estimation to be inefficient and the variance of the estimates in the model will be biased downwards or "underestimates." In this study, the test against autocorrelation symptoms do with Test Breusch-Godfrey test, where if DW is greater than R2 then there are no symptoms of autocorrelation. Based on estimates

above R2 of 0732 and amounted to 1.276 DW. Thus there are no symptoms of autocorrelation.

1.3. Test criteria for "apriori" economic

Test criteria of "apriori" the economy is done by comparing the suitability sign between coefficients of regression parameters with the relevant theory. If the sign of the regression parameter coefficient is in accordance with the principles of economic theory, then the parameter has passed the test.

Table 3 Estimation Results of the Zakat Function

Variable	Estimation Coefficient	Value of t-ratio	P-value	significance
Y	0.372	11.11	0,000	S
PPPZ	19,329	2,221	0.030	S
RE	20,254	1,636	0.107	S
CONSTANT	3346.7	-2.64	0.011	S

R^2 = 0.641 F-test = 5.40 P-Value F = 0.00 DW = 1.632

From Table 3 shows that R2 of 0.723 means that the change in the independent variable has explained the change in the dependent variable by 72.3% and 27.7% is explained by the variable outside the model. While the F-test was obtained at 48.72 or with a P-Value of 0.000, which means that together the variables of income, PPZ, and Religion have a significant influence on the amount of Zakat in North Sumatra Province.

1.4. Discussion

1. Income has a positive and significant effect on Zakat payments. Thus, the regression coefficient shows 0.372, which means that any increase in income for Rp1.0 will increase the zakat payment by Rp. 0.372 percent. While the elasticity of 0.9996 is unitary, meaning that a 1% increase in income will increase zakat acceptance by 1%. Thus the increase in income will be balanced with the increase in zakat

2. The variable of collection, distribution and utilization of zakat (PPPZ) has a positive and significant effect on muzakki's belief in paying zakat. The regression coefficient shows the result of 19,329 which means that every 1% increase in muzakki's perception of the system of collecting, distributing and utilizing zakat, it will increase the zakat payment increasing by an average of Rp. 19,329.00. Meanwhile, the elasticity of PPPZ to zakat payments is 1.403, which means that a 1% increase in Muzakki's confidence in the system of collecting, distributing and utilizing zakat will increase zakat payments by muzaki by 1.403% or it is elastic.

From the results of the regression model estimation as shown in Table 3 it can be seen that the sign of the parameter coefficient of the variable income, collection, distribution and utilization of zakat (PPPZ) and Religion significantly affects the receipt of Zakat in the North Sumatra bazda.

Based on Table 3 the estimation results of the zakat function equation model can be explained as follows:

3. The religious variable is also significant for the increase in zakat receipts at the North Sumatra Bazda where the regression coefficient shows 1.636 which means that every 1% increase in religious Muzakki will increase the average zakat payment per Muzakki of Rp. 1,635.00 at the North Sumatra Bazda. The religious elasticity of zakat payments is 1.712, which means that every increase in Muzakki's understanding of the obligation to pay zakat 1% will increase zakat payments by 1.712% or it is elastic.

2. CONCLUSION

Thus, the results of the study can be concluded as follows:

a. The variable collection, distribution and utilization of zakat (PPPZ) as a representation of Bazda's legitimacy has a positive and significant effect on Muzakki's confidence in paying zakat. The regression coefficient shows a result of 19.329, which means that every 1% increase in muzakki's perception of the system of collecting, distributing and utilizing zakat, it will increase the zakat payment increasing by an average of Rp 19.33. Meanwhile, the elasticity of PPPZ to zakat payments is 1.403, which means that a 1% increase in Muzakki's confidence in the system of collecting, distributing and utilizing zakat will increase zakat payments by muzaki by 1.403% or it is elastic.

b. Thereligious variable is Muzakki's knowledge of the obligation to pay zakat. This variable is significant for the increase in zakat receipts at the North Sumatra Bazda where the regression coefficient shows 1.636

which means that every 1% increase in religious Muzakki will increase the average zakat payment per Muzakki of Rp. 1,635.00 at the North Sumatra Bazda. The religious elasticity of zakat payments is 1.712, which means that every increase in Muzakki's understanding of the obligation to pay zakat 1% will increase zakat payments by 1.712% or it is elastic.

c. The interaction between the zakat collection system and religion, the interaction between the zakat distribution system and religion, as well as the interaction between the zakat and religious utilization system which is tested simultaneously results in a significant probability level of 0.000 <0.05, so that together it can increase Muzakki's confidence in paying zakat on the North Sumatra Regional Amil Zakat Board.

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