



Influence of Understanding, Income and Environment of Muzakki on The Performance of Paying Zakat: Study on Colombo Market Traders

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Abstract

Purpose: This study aims to test partial and simultaneous how understanding, income, and influence on the environment muzaki pay zakat. **Methodology:** In this study, the data used is primary data. The method used to collect data using questionnaires. Then, the data analysis techniques used in this research are to test the validity, reliability, and multiple regression analysis. **Findings:** The results of the study were processed with SPSS version 20.0 for Windows. Based on an analysis conducted by the author, there is a positive effect of variable understanding of the behavior of the variable pay zakat. It is seen from the results of multiple regression analysis of the coefficient of 0.364 and significance of (0.000) <0.05 and T arithmetic> T table (3.820 > 1.251). while the variable income does not have a positive influence on the behavior of variable pay zakat. This can be seen from the results of multiple regression analysis of the coefficient of -0.046 and significance (0.541) > 0.05 and T count <T table (-0.617 < 1.251). Similarly, with muzaki environment variables that do not provide a positive influence on the behavior of variable pay zakat. This can be seen from the results of multiple regression analysis and significance of 0.018 (0.830) > 0.05 and T count <T table (0.216 < 1.251). From these results the most dominant factor influencing the behavior of paying zakat is variable understanding as a positive influence on the behavior of pay zakat and have a T count is greater than the other variables.

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A. Introduction

The obligation of zakat is one of the ways or means to achieve harmony and stability of relations between humans and Allah SWT and human relations with other humans. With the obligation of zakat, in addition to fostering relationships with Allah SWT as well as strengthening the relationship of affection between fellow human beings, namely the existence of mutual help and mutual assistance between fellow human beings. The obligation of zakat is one of the efforts to realise the formation of a society that is *baladatul tayyibatun warrabun ghaffur*, namely a good society under the auspices of the ability and pleasure of Allah SWT (Pribadi, 2006).

Zakat is not just the realisation of a Muslim's concern for the poor. But more than that, zakat has a very strategic function in the economic system, namely as one of the instruments of wealth distribution. The evidence that zakat is an instrument of wealth distribution that improves the welfare of the people can be seen in the reign of the Islamic Caliphate. Al-Qardhawi mentioned, during the reign of Caliph Umar bin Khattab for 10 years in various regions (provinces) that apply Islam, the Muslims enjoyed prosperity and welfare. The proof, not found a single poor person who is entitled to zakat. Similarly, during the reign of Umar bin Abdul Aziz, it has been revealed that all the people at that time were well-off (Agus Suprayogi, 2011).

Zakat, as one of the basic frameworks of Islam, is an act of worship that is always presented as the twin of prayer. In that position, of course, its main function is to develop the condition of *taqarrub ila Allah* to foster a spirit of devotion and loyalty and moral discipline of life as a totality of religious life for a Muslim. In it there is a dual function, which concerns aspects of humanity and togetherness in social life, which concerns himself and his property as a Muslim, according to Yafie in Abuzar's research.

However, for most Muslims, zakat is more believed to be the fulfilment of eschatological individual piety (*'ubudiyyah*) rather than a more fundamental manifestation of social solidarity. Or in other words, Muslims still consider zakat as a 'charity institution', where the rich are obliged to give some of their wealth to those who do not have, but not in the context of distributing wealth fairly so that it does not accumulate in a group of people alone. The implementation of zakat is only to fulfil the demands of the *shari'a*, according to Abdurrahman in Abuzar's research. As a result, the huge potential of zakat cannot be explored and managed properly for poverty alleviation programmes and education for the *dhu'afa* (Abuzar, 2006).

In an effort to achieve success in the management of zakat in accordance with the law of the Republic of Indonesia Number 23 of 2011, the National Amil Zakat Agency (BAZNAS) was formed which is domiciled in the capital city of the country, provincial BAZNAS, and district / city BAZNAS. BAZNAS is a non-structural government institution that is independent and responsible to the President through the Minister. BAZNAS is an institution authorised to perform zakat management tasks nationally (*UU No. 23 Tahun 2011*).

The growth of zakat funds in Indonesia continues to experience an increasing trend every year, although it is not yet comparable to the current potential, but it is estimated that the zakat funds that can be collected are only 1% of the total of IDR 217 trillion. In 2012, the zakat funds collected were around Rp2.2 trillion and increased in 2013 to Rp2.4 trillion, increasing every year by around 30-40%.

The National Amil Zakat Agency (Baznas) targets an increase in zakat revenue in 2015 by 15-35 per cent. Based on research conducted by Baznas together with IPB and the Islamic Development Bank (IDB), Indonesia's zakat potential could reach Rp217 trillion per year. This year's zakat revenue is targeted to reach Rp4.2 trillion. The amount has

increased by Rp1 trillion compared to the previous year's zakat revenue, 2014, which reached Rp3.2 trillion. Chairman of Baznas, Didin Hafidhuddin, said that his party will also increase synergy and cooperation with various parties.

Zakat collected in Indonesia is smaller than other countries with the largest Muslim population. This is because the awareness of Indonesians to pay zakat is still low. Generally, people only know about zakat fitrah, not other types. Another challenge is the lack of public trust in the accountability of zakat institutions. Currently, there are 18 amil zakat institutions approved by the minister of religion out of around 300 similar institutions. Professional zakat management institutions at least provide added value for muzaki. In fact, official zakat institutions such as PKPU are entitled to issue Proof of Zakat Deposit (BSZ). The muzaki who have paid zakat can use this BSZ to get incentives in the form of tax restitution.

Zakat is one of the instruments that has the potential to be used as an instrument in poverty alleviation, therefore it is hoped that the people with the second largest Islamic majority can trust this institution as one of their trusts to improve the quality of the Indonesian State itself. Trade property is anything (except money) that is intended to be traded for profit. Trading assets such as food, clothing, vehicles, industrial goods, mining goods, animals, land, buildings, and others. Assets that are used as support in trading activities such as shelves, operational cars, etc. are not counted in the trade assets that are subject to zakaah, unless these items are traded. Objects of trade assets that are subject to zakaah are assets that are halal to be traded / traded according to Islam or goods with halal products.

The nishab of trade assets that makes zakat obligatory is the same as the nishab of gold, which is 85 grams or the nishab of silver, which is 595 grams. The calculation of the trade zakaah haul begins when starting a business with a capital value (either in the form of money or goods) that reaches the nishab. Then after one Hijri year, the asset is calculated whether it reaches the nishab or not. If it reaches the nishab then it is obligatory to pay zakat on its trading assets.

In trade, what is meant by trade property is as follows: Wealth in the form of goods (stock of goods being traded); Cash (in the form of capital and profits); and Receivables.⁸ What is meant by trading assets subject to zakaah is the sum of the three forms of assets mentioned above minus expenses or liabilities such as operational costs, debts, taxes, and others. If it reaches the nishab (worth 85 grams of gold) and passes one Hijri year (haul), then it is obligatory to pay zakat in the amount of 2.5% of its trading assets. Zakat on trade assets can be paid in the prevailing currency or also in the form of traded goods.

Looking at the research above, actually in the Special Region of Yogyakarta there is a huge potential for increasing zakat payments even though it is only professional zakat. In the study mentioned that the potential only occurs in professional zakat, especially if it is followed by zakat fitrah and zakat maal, the potential for zakat in Yogyakarta will increase even more and can be a breakthrough in poverty alleviation in the province of Yogyakarta Special Region.

The majority of Muslims in Indonesia is actually a benchmark for the success of zakat in collecting zakat funds, but until now the majority of Muslims cannot be used as a benchmark for increasing the collection of zakat funds, the lack of public awareness, public education towards paying zakat is a dilemma of success to be achieved. This is the background of the importance of conducting research on the extent of the relationship between understanding, income and environment of muzaki on the behaviour of paying zakat (study on Colombo market traders Yogyakarta).

B. Methods

This research is a field research using a quantitative approach. In this study, the discussion will focus on the influence of understanding, income and environment on the behaviour of paying zakat (Study on Colombo Market Traders). Where this research is a method of analysing data in the form of numbers obtained from respondents' answers to questions in the questionnaire in the form of score values.

The following source is the research place for distributing questionnaires about understanding, income and environment on the behaviour of paying zakat, namely Colombo Market JL. Kaliurang KM 7 Yogyakarta. Population is a collection of all measurements, objects, or individuals being studied. So, the notion of population in statistics is not limited to a group/group of people, but refers to the entire size, count, or quality that is the focus of attention of a study (Harinaldi, 2005). In this study the population is 639 traders.

A sample is a portion or subset (set of parts), of a population. The population can contain a large amount of data, which makes it impossible or difficult to study all of the data, so the study is carried out on the sample (Harinaldi, 2005). Researchers determine the sample by looking at certain characteristics or characteristics related to the research source, for example, traders who are Muslims who are male or female. The sample taken was 45 people.

Quantitative descriptive analysis is an analysis based on the results given by respondents through a survey that has been conducted previously. This analysis aims to describe how the influence of Understanding, Income and Environment on the Behaviour of Paying Zakat. Multiple Linear Regression is used when the independent variable (dependent) of one variable and to measure the effect of the independent variable on the dependent variable (independent). Data analysis with Multiple Regression was carried out by researchers using the help of the Statistical Program for Social Science (SPSS) programme. With the following formula:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3$$

Description:

Y: Behaviour of paying zakat

b₀: Regression Constant

b₁: Understanding Coefficient

b₂: Income Coefficient

b₃: Environment Coefficient

X₁: Understanding

X₂: Income

X₃: Environment

To determine the effect of understanding, income and environment on the behaviour of paying zakat, the simultaneous test or F-test is conducted and to find out which independent variable has the most dominant influence on consumption behaviour, the partial test or t-test is conducted. To test the hypothesis proposed will be done:

1. Hypothesis Testing with Partial Test (t-test).

To prove the second hypothesis, the t-test is used with the aim of knowing the effect of each independent variable on the dependent variable. With the t-test, it can be known whether the variables of understanding, income and environment partially affect the behaviour of paying zakat. The testing steps are: Make hypothesis formulation.

H₀: there is no significant influence of understanding on the behaviour of paying zakat;

H₁: there is a significant influence of understanding on the behaviour of paying zakat;

H₀: there is no significant effect of income on the behaviour of paying zakat;

H1: there is a significant influence of Income on the behaviour of paying zakat;
 Ho: There is no significant influence of environment on the behaviour of paying zakat;
 H1: there is a significant influence of Environment on the behaviour of paying zakat;
 Ho: there is no significant influence of understanding, income and environment on the behaviour of paying zakat;
 H1: there is a significant influence of understanding, income and environment on the behaviour of paying zakat;
 H0: there is no dominant factor that affects the behaviour of paying zakat;
 H1: there is a dominant factor that affects the behaviour of paying zakat.

2. Hypothesis testing with simultaneous test (F-test)

Used to show whether all independent variables included in the model have an influence simultaneously or together on the dependent variable. With the F-test, it can be seen whether the variables of knowledge and socio-economic background of parents have a simultaneous or simultaneous effect on the independent variable, namely consumption behaviour.

C. Results and Discussion

1. Results

Descriptive analysis

This descriptive analysis studied includes the number of respondents based on the type of merchandise, gender and average monthly income, age and education history. The number of respondents who became the object of research on the Effect of Understanding, Income and Environment on the Behaviour of Paying Zakat amounted to 45 people consisting of 5 people or 11% Pebble Traders, 6 people or 13% Clothes Traders, 6 people or 13% Fruit Traders, 16 people or 36% Vegetable Traders, 4 people or 9% Snack Traders, 5 people or 11% Chicken Meat Traders, and 3 people or 9% Fish Traders of the total number. So, it can be obtained that the data that respondents are male / male are 13 people or 29% of the total number, while those who are female / female are 32 people or 71% of the total number.

The average monthly income of Rp 500,000 - Rp 2,500,000 is 3 people or 7%, those with an income of Rp 3,000,000 - Rp 5,000,000 are 9 people or 20%, those with an income of > Rp 5,000,000 are 14 people or 31%, while those with an income of > Rp 10,000,000 are 19 people 42%. The ages of the respondents ranged from 20-30 years, 31-41 years, 42-52 years and 53-60 years as follows: for the age of the research respondents, the most is the age of 42-52 years with the number of respondents as many as 16 people or 36%, then for the age of 31-41 years as many as 12 people or 27%, age 53-60 years as many as 11 people or 24%, and age 20-30 years as many as 6 people or 13%. This shows that the dominant traders in the market are traders whose age range is 42-52 years.

From the results of the questionnaires that have been distributed, the respondents' education history can be obtained, as follows: For traders whose educational history is junior high school is as many as 16 people or 35%, then for traders who graduated from high school as many as 26 people or 58%, and those who graduated from S1 there are about 3 people or 7%. The average trader in the Colombo market has a history of education, and on average they are graduates of high school / equivalent.

Multiple Regression Results

The results of multiple regression, to get an equation, namely:

$$Y = 6.653 + 0.364X_1 + -0.046X_2 + 0.018 (X_3)$$

1. Constant. The constant value of 6.653 means that if understanding (X1), income (X2)

- and environment (X3) are zero, then the behaviour of paying zakat is worth 6.653.
2. Understanding Coefficient (b1). The understanding variable has a coefficient value of 0.364. This means that if understanding is increased by 1 unit, the behaviour of paying zakat will increase or increase by 0.364 units.
 3. Income Coefficient (b2). The income variable chooses a coefficient value of 0.046. This means that if income is increased by 1 unit, the behaviour of paying zakat will increase or increase by 0.046 units.
 4. Environment coefficient (b3). The environmental variable chooses a coefficient value of 0.018. This means that if the environment is increased by 1 unit, the behaviour of paying zakat will increase or increase by 0.018 units.

Partial Test Results (T)

Partial test aims to determine whether there is an influence between the variables of understanding, income and environment on the variable behaviour of paying zakat. By comparing the calculated t value with the t table value, it can be known whether the hypothesis is accepted or rejected.

1. Understanding Variable (X1). Based on the regression results, it is known that the t count for the understanding variable (X1) is 3.820. By using two-sided testing and a significant level of 5% and degrees of freedom $df = n-k-1$ ($45-2-1 = 42$), the t table is obtained at 1.2512. So it can be concluded that the t value is greater than the t table, namely $3.820 > 1.2512$. So this shows that there is a significant influence of understanding on the behaviour of paying zakat. This means that H_0 is rejected, and H_a is accepted.
2. Income Variable (X2). Based on the regression results, it is known that the t count for the income variable (X2) is -0.617. By using two-sided testing and a significant level of 5% and degrees of freedom $df = n-k-1$ ($45-2-1 = 42$), the t table is 1.2512. So it can be concluded that the t value is smaller than the t table, namely $-0.617 < 1.2512$. So, it shows that there is no significant effect of income on the behaviour of paying zakat. This means that H_0 is accepted, and H_a is rejected.
3. Environment Variable (X3). Based on the regression results, it is known that the t count for environmental variables (X3) is 0.216. By using two-sided testing and a significant level of 5% and degrees of freedom $df = n-k-1$ ($45-2-1 = 42$), the t table is 1.2512. So, it can be concluded that the calculated t value is smaller than the t table, namely $0.216 < 1.2512$. So, this shows that there is no significant effect of income on the behaviour of paying zakat. This means that H_0 is accepted, and H_a is rejected.

F Test Result

F test is used to determine the influence between understanding, income and environment on the behaviour of paying zakat by comparing between F count and F table. Then later it will be known whether the hypothesis will be accepted or rejected, and it can also be known how it affects the behaviour of paying zakat. Below are the results of the F test with the SPSS 20.0 program for windows: that the large F count is 4.895 and F table is obtained based on the calculation of a significant level of 0.05 and $df_1 = k-1$ ($2-1 = 1$) and $df_2 = n-k$ ($45-2 = 43$), then the large F table is 4.07. So, it can be concluded that F count is greater than F table, namely $4.895 > 4.07$. So, it is stated that the variables of understanding, income and environment together have an influence on the variable behaviour of paying zakat.

2. Discussion

The Effect of Understanding on the Behaviour of Paying Zakat

The results showed that the variable understanding of muzaki has a significant influence on the behaviour of paying zakat. This can be proven by the regression coefficient value of 0.364 and significance of 0.000 (above 0.05), it means that the understanding of muzaki partially has a significant positive effect on the behaviour of paying zakat.

Based on this, hypothesis 1 is accepted. The results of this study support Abuzar's research and Muhammad Abdul Aziz's thesis which reveals that understanding has a significant positive effect on the behaviour of paying zakat. Understanding provides a basis for muzaki to act and obey an obligation. The understanding of muzaki includes the meaning and purpose of giving zakat and the rules for paying trade zakat. According to Qardawi, understanding and knowledge of the provisions of Islam and zakat have an influence on the behaviour of paying zakat (Muhammad Abdul Aziz, 2015).

The influence of muzaki understanding on the behaviour of paying zakat can also be explained by the descriptive results of respondents. Based on the descriptive respondents, it is known that most respondents have a high school education and have a high understanding as evidenced by the value of each question for the muzaki understanding variable. With a high enough education, a person is more open to the provisions and purposes of trading zakat so that it affects the behaviour of paying zakat.

Effect of Income on the Behaviour of paying Zakat

The results showed that the variable of muzaki understanding has a significant influence on the behaviour of paying zakat. This can be proven by obtaining a regression coefficient value of -0.046 and a significance of 0.541 (below 0.05), it means that the income of muzaki partially does not have a significant positive effect on the behaviour of paying zakat. People's income variable does not contribute to the behaviour of paying zakat to pay zakat within the nishab limit. Based on this, hypothesis 2 is rejected. The results of this study do not support the research thesis of M. Abdul Rouf which reveals that income has a positive effect on the behaviour of paying zakat. As stated by M. Abdul Rouf in his research, 'a person's income is very influential in issuing zakat. Because income has a relationship regarding whether the property has reached the nishab or not, as well as affecting the amount of zakat that will be issued by muzakki (Mirawati, 2019). Thus, it can be concluded that based on testing 45 respondents there is evidence to accept H_0 that income has no effect on the behaviour of paying zakat. And reject H_2 that there is a significant influence of income variables on the variable behaviour of paying zakat.

The Effect of Environment on the Behaviour of Paying Zakat

The results showed that the variable understanding of muzaki has a significant influence on the behaviour of paying zakat. This can be proven by the regression coefficient value of 0.018 and significance of 0.830 (below 0.05), it means that the environment of muzaki partially does not have a significant positive effect on the behaviour of paying zakat.

According to Paul Bell in 1967 made a definition of environmental psychology as a science that studies the interrelationship between behaviour and the artificial environment. In this sense, it is stated as an interrelation between behaviour and the artificial environment, meaning that the relationship between humans and the artificial environment is mutually influencing. Human behaviour is influenced by the artificial environment and can influence the artificial environment (Iskandar, 2012). If the respondent's environment is entirely Muslim, it is likely that the environment has a

significant effect on the behaviour of paying zakat. However, in the results of this analysis, it does not have a significant effect at all. Thus, it can be concluded that based on testing 45 respondents there is evidence to accept H_0 that the environment has no effect on the behaviour of paying zakat. And reject H_3 that there is a significant influence of environmental variables on the behaviour variable of paying zakat.

Dominant Factors Affecting the Behavioural Variables of Paying Zakat

Based on the research results, it shows that the understanding variable has a greater value than the income and environment variables, so the variable that has the most dominant influence on the behaviour of paying zakat (Y) is the understanding variable (x1) with a value of 0.514. When the author distributes questionnaires related to this research, the author slightly invites dialogue with respondents and asks whether the respondent understands zakat? Where do respondents understand about zakat? The average respondent answered that I understand about zakat and I understand zakat through religious communities such as recitation and weekly religious routine majlis. It is likely that the influence of respondents' understanding of zakat is not only influenced by their educational history but also by their frequent participation in religious communities or recitations.

D. Conclusion

In conclusion, First, from the results of partial data analysis (t-test), the understanding of muzak has a significant effect on the behavior of paying zakat. Thus, this result is in accordance with the hypothesis. This result shows that the higher the understanding of muzaki, the level of behaviour to pay zakat will also increase in paying zakat. Second, From the results of partial data analysis (t test), muzaki income does not significantly affect the behaviour of paying zakat, thus this result is not in accordance with the hypothesis. The result of this variable shows that no matter how high the income generated by muzaki will not cause the high behaviour of paying zakat. Third, From the results of partial data analysis (t test), the environment of muzaki has no significant effect on the behaviour of paying zakat, thus this result is not in accordance with the hypothesis. Fourth, the most dominant variable affecting the behaviour of paying zakat is the variable of understanding rather than other factors studied by the author.

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F. Author Contributions Statement

This article is the result of a thesis that the author did while taking an undergraduate degree and then the author corrected it so that it was worth publishing.

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