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Factors Affecting Muzaki's Decision to Pay Zakat in Baznas City of Depok for the 2020 Period

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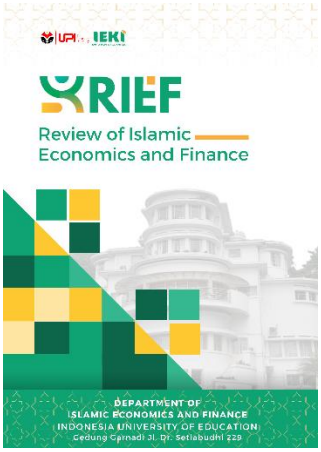

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Abstract

Purpose *– This study aims to determine empirically the effect of Accountability, Transparency of Zakat Management and Income Levels during the pandemic on muzaki's decisions in paying zakat at BAZNAS Depok City.*

Methodology *- In this study, there are three independent variables,namely Accountability, Transparency, and Income Level. And has one dependent variable,namely the decision of muzaki. The population of this study is muzaki recorded at the National Amil Zakat Agency (BAZNAS) Depok City in 2020. The data used is primary data using a questionnaire technique distributed to 102 respondents. The analytical method used is multiple linear regression with SPSS tools.*

Findings *- The results of this study indicate that simultaneously accountability, transparency, and income levels influence muzaki decisions. Partially accountability and transparency have a positive effect on muzaki decisions. While the level of income has a negative effect on the decision of muzaki in paying zakat.*

Keywords: *Accountability, Transparency, Income Level, Pandemic Era, National Amil Zakat Agency (BAZNAS)*

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1. INTRODUCTION

Based on from BPS data in 2020, the percentage of poor people in March 2020 was 9.78%, an increase of 0.56% points in September 2019 and an increase of 0.37 percentage points in March 2019. It was recorded that in March 2020 the poor were 26.42 million people, an increase of 1.63 million people in September 2019 and an increase of 1.28 million against March 2019. The percentage of poor people there is a difference between urban and rural areas, the percentage of poor people in urban areas in September 2019 was 6,56%, rose to 7.38% in March 2020, while the percentage of the number of poor people in rural areas is much higher than in urban areas, but inequality as measured by the ratio in urban areas is much higher than in rural areas, especially in Metropolitan Cities. Table 1 below shows data on the Number of Poor People in Indonesia

Table 1. Data on the Number of Poor People in Indonesia

Year	Number of Poor Population
1987	30.00 Million Souls
1996	34.00 Million Souls
1998	49.50 Million Souls
2001	37.87 Million Souls
2002	38.39 Million Souls
2009	32.53 Million Souls
2020	27.54 Million Souls
2021	26.50 Million Souls

Source: Quantity poor people in Indonesia according to BPS data.

When the COVID-19 pandemic caused the global economy to shake as a result of which the Indonesian economy continued to decline or was slow (Fauziyanti, Sundari & Sarbulllah, 2020), Indonesia's weak economic growth during the COVID-19 pandemic led to various solutions being offered, fone of which was the distribution of zakat funds from muzaki given to the mustahik through the intermediary of the amil zakat. The influence of the contribution of zakat distribution to mustahik is very helpful for the mustahik economy itself (Amanda, Malihah, Indriyastuti, Khumairah, Tulasmi & Mukti, 2021 and Saputra, 2020).

2. LITERATURE REVIEW

2.1. Theory Trust

According to Schiffman and Kanuk (2009: 491) "A decision is a choice of action from 2 (two) available alternative choices or more". Meanwhile, Tjiptono (2015) describes "decisions based on information about an advantage that has been arranged, so that it can create pleasant feelings, so that it can change someone to make decisions. "The decisions taken are the activities of individuals who directly choose to be able to use and get a need that has been offered"

2.2. Definition of Accountability

Accountability is matters that are responsible for circumstances that can be held accountable (KBBI). Accountability is an acceptance of responsibility for honest and ethical conduct towards others.In the corporate world, a company's accountability extends to its shareholders, employees, and the wider community in which it operates. In a wider sense, accountability implies a willingness to be judged on performance.

2.3. Definition of Transparency

All activities related to zakat management, including financial information, must be easily accessible by interested parties to the information (Amalia, 2019). Meanwhile, in the Islamic perspective, transparency is an organization that is open to muzakki.

2.4. Income

According to the Big Indonesian Dictionary (KBBI) income is the result obtained from work, while according to the Big Indonesian Dictionary, income is money received by someone in the form of salary, profits or wages. According to the Indonesian Institute of Accountants, income is income obtained from the end of what has been done.

2.5. Theory About Zakat

1. Definition Zakat
   Zakat is an obligatory act of worship for a able Muslim. This obligation, written in the Qur'an Surat Al-Baqarah verse 110 which reads:

   وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ ۚ وَمَا تُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ ۗ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

   Meaning:
   "And perform prayers and pay zakat. And whatever good you do, you will have a reward with Allah. Lo! Allah is Seer of what ye do. "
   And perform prayer as a bodily worship properly according to the guidance, and pay zakat as a maliah worship, because both are the foundation of Islam. And all the good that you do for yourself in the form of prayer, zakat, alms, or other good deeds, both obligatory and sunnah, you will get it in the form of a reward with Allah. Indeed, Allah is All-Seeing and will reward you in the Hereafter for what you do.

2. Zakat Management
   The collection of zakat funds during the COVID-19 pandemic has decreased due to the unstable income obtained by muzakki so that the zakat nisab is also reduced, but based on BAZNAS data it is stated that the collection of zakat funds has increased by 30% or by 385.5 billion in 2020 compared to 2019 of 296 billion. The increase in zakat collection is inseparable from the behavior of muzakki as well as the incentive from BAZNAS to campaign inviting people to pay zakat to the public, especially for ASN.[2] (BAZNAS, 2021).
   Table 2. below shows Zakat Receipt Statistics.

Table 2. Zakat Receipt Statistics

Agency	Potency	Realization	Percentage %
BAZNAS	286 trillion	92 trillion	32.17
Provincial BAZNAS	56 trillion	31.7 trillion	48.77
City/DistrictBAZNAS	6 trillion	2.5 trillion	41.66

Source: National Baznas Statistics Document 2018

Based on data from the 2018 Baznas statistical document, the difference from the realized potential figure is quite significant. The percentage in Baznas, Provincial Baznas,

and Regency/City Baznas does not reach 50%, which means that the potential in each agency has not been fully absorbed. In Indonesia itself, the government's role in the management of zakat alone cannot be implemented because the bureaucratic system and good governance are relatively weak. Therefore, here the role of zakat amil institutions as organizations that manage public funds must report the results of their zakat management. Public reporting of resources is one form of meeting the demands of today's governance related to good corporate governance, because any management, if it relates to the use of public resources, must be managed in a transparent and accountable manner. This report on the results of zakat management relates to all activities including planning, implementation, administration, finance, accountability and financial supervision of zakat management.

3. METHODOLOGY

This paper uses a qualitative method. This research is quantitative research with the object of research is muzaki at the Baznas Depok City in 2020. From this population, the determination of the sampling technique in this study uses the non- probability sampling method, namely all elements in the population do not have the same opportunity or opportunity to be selected as a sample.

The technique used in this sampling is purposive sampling, namely the technique of determining the sample with certain considerations or certain criteria. Responses that are considered in accordance with the criteria that have been determined in the study, in this case are:

1. Respondents domiciled in Depok City
2. Various Islam
3. Have you ever paid your tithe at Baznas, Depok?

Based on data from the official WEB of the Depok City Baznas in the 2020 period, 2,423 muzaki data have been recorded. Therefore, the minimum sample size for this study with an error of 10%

$$n = \frac{N}{1 + N\,e^{2}}$$

$$= \frac{2423}{1 + 2423\,(0.10)^{2}}$$

$$= \frac{2423}{1 + 2423\,(0.01)}$$

$$= \frac{2423}{25.23} = 96$$

So, the minimum sample that must be taken is 96 but in accordance with the total respondents obtained is 102. This study uses multiple linear regression analysis method. Multiple linear regression analysis is a linear relationship between two or more independent variables (X1, X2, X3, Xn) with the dependent variable (Y).

Multiple regression model is designed to predict the value of the effect of two or more independent variables on one dependent variable. The data analysis method uses statistical calculations to test the established hypotheses. In this study statistical calculations using multiple linear regression analysis model with the following equation:

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

Y= dependent variable (Muzaki's decision)
a = Constant
b1b2 = Multiple Correlation Coefficient
X1 = Independent Variable-1 (Transparency)
X2 = Independent Variable-2 (Accountability)
X3= independent variable-3 (income level)

3.1. Description of Respondents by Gender

Based on the results of data analysis from the questionnaire received by the researcher, respondents with male gender were the most respondents, namely 55 people or 53.9% of the total respondents. Meanwhile, 47 people were female or 46.1%.

3.2. Description by Age

Based on the results of data analysis from questionnaires received by researchers, respondents aged 41-50 years were the most respondents, namely 31 people or 30.4% of the total respondents. Respondents aged 20-30 years were 24 people or 23.5% of the total respondents. Respondents aged 31-40 years were 22 people or 21.6%. Respondents aged 51-60 years were 16 people or 15.7% and respondents aged more than 60 years were 9 people or 8.8%.

3.3. Description Based on Education

Based on the results of data analysis from the questionnaires received by the researcher, respondents whose last education was S1 were the most respondents, namely 42 people or 41.2% of the total respondents. Respondents with the latest education SMA/SMK as many as 29 people or 28.4% of the total respondents. Respondents with their last education diploma (D1, D2, D3, D4) were 13 people or 12.7% of the total respondents. Respondents with the latest education S2 as many as 12 respondents or 11.8% and respondents with the last education S3 as many as 6 respondents or 5.9%.

3.4. Job Description

Based on the results of data analysis from questionnaires received by researchers, respondents who work in the private sector are the most respondents, namely 41 people or 40.2% of the total respondents. Respondents working as entrepreneurs as many as 28 people or 27.5% of the total respondents. Respondents who work as civil servants as many as 9 people or 8.8% of the total respondents. Respondents with other occupations (freelancers, housewives, teachers, and early childhood education teachers) were 24 respondents or 23.5%.

3.5. Variable Description

The description of the respondent's response data can be used to enrich the discussion, through the data description of the average score of the respondents' responses it can be seen how the condition of each variable indicator is being studied. Table 3. below shows Variable Description

Table 3. Variable Description

Variable	Indicator	Mean	Category
Implementation of Accountability *Mean= 1.7467*	Report finance served appropriate time and in accordancewith standard ethics and score which apply in society.	1.3235	SS
	Activity which conducted BAZNAS in accordance with provision sharia	1.7059	SS
	Program which conducted BAZNAS capable increase well-being mustahik	2.4314	S
	Every muzaki get treatmentwhich fair from institution manager zakat	1.7549	SS
	BAZNAS disclose allinformation related activity and performance financial to user report	1.6569	SS
	Zakat distributed to mustahik whicappropriate, that is to eightgroup that entitled accept	1.6078	SS
Implementing Transparency *Mean = 1.7661*	Report finance BAZNAS published by periodic.	1.5490	SS
	Report finance and exposure program easy accessed public.	1.7059	SS
	BAZNAS explained allactivity management zakat to muzaki	1.6863	SS
	BAZNAS provides accurate information regarding the management of zakat funds	1.6961	SS
	BAZNAS explains the financial condition in its entirety tothe parties involved interested	1.6176	SS
	BAZNAS include policy by written	1.6667	SS
	Muzaki understand policyfinancial and activity which issued by BAZNAS.	2.4412	S
Revenue Application *Mean=2.8840*	Influence income a muzaki inpay zakat (the more lots of incomeso the more tall desire for pay zakat)	3.2451	R
	Muzaki will pay zakat if feelconvinced income already enough in fulfill zakat	3.4510	R

	Muzaki City BAZNAS _Depok pay zakat because have extra income	3.7451	R
	I will pay zakat if level life I Increase	3.8039	R
	Pay zakat no reduce income I daily	1.5588	SS
	I feel that my income actually increases if I Secrete zakat	1.5000	SS
muzaki's decision *Mean=1.6498*	It's easy Requirements for Becomes a muzaki in BAZNAS	1.3824	SS
	Muzaki pay zakat throughBAZNAS so that calculation zakat issued appropriate target	1.6373	SS
	BAZNAS is an institution _ which get level trust which good from Public, so that make you want to use institution this	1.6078	SS
	Muzaki fulfill zakat in BAZNAS because desire self alone	1.6569	SS
	Muzaki pay zakat in BAZNAS because systemmanagement which good	1.6961	SS
	BAZNAS located no far from the place stay muzaki	1.8922	SS
	The friendly attitude of employees makes them interestedin becoming muzaki	1.6765	SS

Based on the table above, it can be seen that the variable of accountability implementation with an average value of 1.7467. The lowest average value is in the first indicator (financial reports are presented on time and in accordance with ethical standards and values prevailing in society) with an average value of 1.3235, while the highest average value is in the third indicator (Programme which conducted BAZNAS capable increase well-being mustahik) with an average value of 2.4314. From the information, it can be concluded that respondents tend to give strongly agree answers to the six indicators of accountability implementation variables.

The variable application of transparency has an average value of 1.7661 with the lowest average value being in the first indicator (Report finance BAZNAS published by periodic) with an average value of 1.5490, while the highest average value is in the seventh indicator (muzaki understand policy financial and activity which issued by BAZNAS) with an average score of 2.4412. From the information it can be concluded that respondents tend to give answers strongly agree.

The variable application of income has an average value of 2.8840 with the lowest average value being in the sixth indicator (I feel that my income actually increases if I spend zakat) with an average value of 1.5000, while the highest average value is in the fourth indicator (I will pay zakat if level life I increased) with an average value of 3.8039. From the information it can be concluded that respondents tend to give agreeable answers.

The muzaki decision variable has an average value of 1.6948 with the lowest average value being on the first indicator (easily Requirements for Becomes a muzaki in BAZNAS) with an average value of 1.3824, while the highest average value is in the sixth indicator (BAZNAS located no far from the place stay muzaki) with an average value of 1.8922. From the information it can be concluded that respondents tend to give answers strongly agree.

4. RESULTS AND DISCUSSION

4.1. Data Quality Test

1. Validity Test

Table 4. below shows Validity test

Table 4. Validity test

Variable	Indicator	Value of Sig.	Conclusion
Implementation of Accountability	PA1	0.000	Valid
	PA2	0.000	Valid
	PA3	0.817	Invalid
	PA4	0.000	Valid
	PA5	0.000	Valid
	PA6	0.000	Valid
Application of Transparency	PT1	0,000	Valid
	PT2	0,000	Valid
	PT3	0,000	Valid
	PT4	0,000	Valid
	PT5	0,000	Valid
	PT6	0,000	Valid
	PT7	0,520	Invalid
Income implementation	PP1	0,000	Valid
	PP2	0,000	Valid
	PP3	0,000	Valid
	PP4	0,000	Valid
	PP5	0.003	Valid
	PP6	0.160	Invalid
Muzaki's decision	MM1	0.000	Valid
	MM2	0.000	Valid
	MM3	0.000	Valid
	MM4	0.000	Valid
	MM5	0.000	Valid
	MM6	0.000	Valid
	MM7	0.000	Valid

2. Reliability Test

Table 5. below shows Reliabily Test

Table 5. Reliability Test

Variable	N of Items	Croncbach 's Alpha	Information
Implementation of Accountability	5	0.602	Reliable
Implementing Transparency	6	0.739	Reliable
Revenue Application	5	0.833	Reliable
muzaki's decision	7	0.799	Reliable

4.2. Classic Assumption Test

1. Normality Test

Table 6. below shows Normality Test

Table 6. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		102
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.30178038
Most Extreme Differences	Absolute	.088
	Positive	.086
	Negatif	-.088
Test Statistic		.088
Asymp. Sig. (2-tailed)		.098[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

2. Multikolinearity Test

Table 7. below shows Multicollinearity.

Tabel 7. Multicollinearity

Variable	Tolerance Value	VIF value	Conclusion
Implementation of Accountability	0.585	1,710	Multicollinearity does not occur
Implementing Transparency	0.550	1,818	Multicollinearity does not occur
Income Level	0.865	1,156	Multicollinearity does not occur

3. Autocorrelation Test

Table 8. below shows Autocorrelation Test

Table 8. Autocorrelation Test

N	K	DL	DU	DW	4-dU	4-dL	Conclusion
102	4	1.5969	1.7596	2,097	2.2404	2.4031	There is no autocorrelation

4. Heteroscedasticity Test

Table 9. below shows Heteroscedasticity Test

Table 9. Heteroscedasticity Test

Variable	Value of Sig.	Conclusion
Implementation of Accountability	0.109	Heteroscedasticity does not occur
Implementing Transparency	0.840	Heteroscedasticity does not occur
Revenue Application	0.101	Heteroscedasticity does not occur

5. Multiple Regression Analysis

Table 10. below shows Multiple Regression Analysis Test

Table 10. Multiple Regression Analysis Test

Variable	Beta Coefficient
Constant	0.617
Implementation of Accountability	0.376
Implementing Transparency	0.279
Income Level	-0.115

It can be seen in the table, the multiple regression formula from these results is as follows:

Muzaki's Decision = 0.617 + 0.376 Implementation of Accountability + 0.279 Application of Transparency – 0.115 Application of Revenue +

Based on this formula, it can be described as follows:

1. If the variable value of the implementation of accountability, the application of transparency, and the application of income is equal to 0 (zero), then the value of the muzaki decision is 0.617.
2. The beta coefficient value of the implementation of accountability is 0.376 with a positive value. This value explains that the more accountability implementation increases by one unit, the value of muzaki decisions also increases by 0.376.
3. The beta coefficient value from the application of transparency is 0.279 with a positive value. This value explains that as the application of transparency increases by one unit, the value of muzaki decisions also increases by 0.279.

4. The beta coefficient value from the application of income is 0.115 with a negative value. This value explains that as the application of income increases by one unit, the value of muzaki decisions decreases by 0.115.The result of the article contains the data analysis written descriptively using Times New Roman 12. Tables and figures in each article is three (3) at most, B&W, not colorful. Discussion presents each of the findings compared to relevant theories or previous studies, actual facts, comments, and reasonable analysis from researchers.

4.3. Hypothesis Testing

1. Coefficient of Determination Analysis R2

Table 11. below shows Coefficient of Determination Test

Tabel 11. Coefficient of Determination Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.643 [a]	.413	.395	.30636	2,097

a. Predictors: (Constant), Revenue Implementation, Accountability Implementation,
Transparency Implementation
b. Dependent Variable: Muzaki's Decision

Based on the table, the coefficient of determination that can be seen in the adjusted R Square value is 0.395. This value indicates that the variables of the implementation of accountability, the application of transparency, and the level of income will affect the rise and fall of the value of muzaki decisions by 39.5% (0.395 x 100%).

2. T test (Partial Test)

Table 12. below shows T Test (Partial Test)

Tabel 12. T test (Partial Test)

Variable	Beta Coefficient	Value of Sig.	Conclusion
Constant	0.617		
Implementationof Accountability	0.376	0.000	Ha accepted
Implementing Transparency	0.279	0.009	Ha accepted
Income Level	-0.115	0.170	Ha rejected

Based on the table, it can be seen that the accounting application variable has a significant value of 0.000. This value is smaller than 0.05 (0.000 < 0.05). The conclusion of this result is that the effect of partial accountability has a positive and significant effect on the decision of muzaki in paying zakat.The variable application of transparency has a significant value of 0.009. This value is smaller than 0.05(0.009 < 0.05) . The conclusion of this result is that the effect of partial transparency has a positive andsignificant effect on the decision of muzaki in paying zakat.

The income level variable has a significant value of 0.170. This value is greater than 0.05 (0.170 > 0.05) so that the hypothesis is rejected with a beta coefficient value of -0.115, which means that each application of income increases by one unit, it will reduce the muzaki decision by 0.115. However, a significant value greater than 0.05 gives the conclusion that the effect of income partially does not have a positive and insignificant effect on the decision of muzaki in paying zakat.

3. F Test (Simultaneous Test)

Table 13. below shows F test (Simultaneous Test)

Table 13. F test (Simultaneous Test)

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.481	3	2.160	23.016	.000 [b]
	Residual	9.198	98	.094		
	Total	15,679	101			

a. Dependent Variable: Muzaki's Decision
b. Predictors: (Constant), Revenue Level, Implementation of Accountability, Implementation of Transparency.

Based on the table, it can be seen that the significant value of the f test is 0.000. This value is smaller than 0.05 so that the effect of accountability, the effect of transparency, and the effect of income simultaneously affect the decision of muzaki in paying zakat.

4. Conclusion of Research Results

Table 14. below shows Conclusion of Research Results

Table 14. Conclusion of Research Results

Hypothesis	Beta Coefficient	Sig Value	Conclusion
H_1	0.376	0.000	Ha accepted
H_2	0.279	0.009	Ha accepted
H_3	-0.115	0.170	Ha rejected
H_4		0.000	Ha accepted

4.4. Discussion of Research Results

1. Based on the research results, hypothesis 1 is accepted. The results of this study are in line with research conducted by Fitria Bolita & Alim Murtani (2021) who found the results that the application of accountability had an effect on muzakki's decisions in paying zakat. Accountability reports cannot be separated from the process of financial balance reports where each report explainsthe entire process of financial flows. This shows that if an institution has good accountability, vision and mission can be implemented properly, the muzakki will decide to deposit their zakat funds in the zakat management institution.
2. Based on the research results, hypothesis 2 is accepted. The results of this study are in

line with Fitria Bolita & Alim Murtani (2021) who found the results that the application of accountability had an effect on muzakki's decisions in paying zakat. These results explain that transparency in an institution is very important because it provides open and honest financial information to the publicbased on the the public has the right to know openly and thoroughly. So that public trust will be easier to create a good image to the community and the impact is that people do not hesitate, feel confident to carry out transactions or cooperation in the financial sector or others.

3. Based on the results of the study, hypothesis 3 is rejected, the results of this study are not in line with research conducted by Devi Nur Hamidah (2020) which found that a person's income level hasa significant effect on muzaki decisions in paying zakat. This research generates income does not affect the decision of muzaki in paying zakat. It can be concluded that the level of income earned by a person will not hinder their decision to pay zakat because zakat is a worship that must be carriedout. The size of the income received by someone does not reduce their decision to pay zakat.
4. Based on the results of the study, hypothesis 4 is accepted, the results of this study are in line with research conducted by F itria Bolita & Alim Murtani (2021) which explains that the application ofaccountability and transparency from the Amil Zakat Agency and coupled with the level of incomeearned by a person can influence a person's decision to pay the zakat. Someone will choose the Amil Zakat Agency which has open accountability and transparency to the community so that someone does not hesitate to distribute the zakat issued from their income to the Amil Zakat Agency.

5. CONCLUSION

By paying attention to the results of the analysis and discussion carried out, the researcher can draw the conclusion that muzaki in the Depok City Baznas shows that if an institution has good accountability and the transparency of financial reporting from an institution is very high, muzaki will trust the institution in entrusting their zakat funds. The muzaki also believe that the high and low income earned by a person will not hinder their decisions. Which explains as a whole that the implementation of accountability, transparency, and income levels partially significantly influence the decision of muzakki in paying zakat. The application of accountability, the application of transparency, and the level of income simultaneously affect the decision of muzaki in paying zakat. From the results of the analysis and discussion, several conclusions can be drawn, and input suggestions which can then be used as evaluations in order to produce better research. The researcher would like to give the following suggestions: First, the government is expected to increase socialization to the Muslim community about the importance of tithing. And it is hoped that this socialization will increase the potential of zakat in Indonesia and can help the country's economy. Second, the management of zakat management in the Depok City Baznas needs to be further improved so that muzakki or the community can continue to trust Baznas as a zakat management institution that can be used as the main choice for distributing zakat funds. Third, the Depok City BAZNAS is expected to carry out strategies in accordance with the Baznas vision and mission maximally so that the vision and mission objectives can be realized. Fourth, it is suggested for further researchers to add other variables related to the decision of muzaki in paying zakat.

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