

FACTORS INFLUENCING MUZAKKI IN PAYING PROFESSIONAL ZAKAT TO ZAKAT MANAGEMENT ORGANIZATIONS (A CASE STUDY IN CIANJUR SUB- DISTRICT, CIANJUR REGENCY)

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Abstract

This study aims to provide an overview and empirical evidence regarding the influence of perceived income adequacy, religious knowledge, social factors, the credibility of zakat management organizations (OPZ), distance, education level, and income level on the interest of muzakki in paying professional zakat through zakat management organizations. The potential for zakat collection in Indonesia is considerably high, yet it is not aligned with the actual amount of zakat collected and managed by zakat management organizations. The gap between zakat potential and actual collection – particularly in the context of professional zakat – also occurs in Cianjur Sub-District. Therefore, the author considers it necessary to conduct research on the factors influencing muzakki in Cianjur Sub-District in paying professional zakat through zakat management organizations.

Data collection in this study was conducted using questionnaires distributed to respondents who met predetermined criteria. A total of 55 questionnaires were distributed. The econometric model used in this research is logistic regression. Based on the analysis using IBM SPSS 20, the results show that the variables of perceived income adequacy, religious knowledge, social factors, and income do not have a significant effect, while the variables of OPZ credibility, distance, and education have a significant effect.

Keywords: *Zakat Management Organization, Professional Zakat, Logistic Regression*

Abstrak

Penelitian ini bertujuan untuk memberikan gambaran dan bukti empiris mengenai pengaruh persepsi kecukupan pendapatan, pengetahuan agama, faktor sosial, kredibilitas organisasi pengelola zakat (OPZ), jarak, tingkat pendidikan, dan tingkat pendapatan terhadap minat muzakki dalam membayar zakat profesi melalui organisasi pengelola zakat. Potensi penghimpunan zakat di Indonesia tergolong tinggi, namun belum sejalan dengan jumlah zakat yang benar-benar terhimpun dan dikelola oleh organisasi pengelola zakat. Kesenjangan antara potensi zakat dan realisasi penghimpunan – khususnya pada konteks zakat profesi – juga terjadi di Kecamatan Cianjur. Oleh karena itu, penulis memandang perlu untuk melakukan penelitian

mengenai faktor-faktor yang memengaruhi muzakki di Kecamatan Cianjur dalam membayar zakat profesi melalui organisasi pengelola zakat.

Pengumpulan data dalam penelitian ini dilakukan melalui penyebaran kuesioner kepada responden yang memenuhi kriteria yang telah ditentukan. Sebanyak 55 kuesioner berhasil didistribusikan. Model ekonometrika yang digunakan dalam penelitian ini adalah regresi logistik. Berdasarkan analisis menggunakan IBM SPSS 20, hasil penelitian menunjukkan bahwa variabel persepsi kecukupan pendapatan, pengetahuan agama, faktor sosial, dan pendapatan tidak berpengaruh signifikan, sedangkan variabel kredibilitas OPZ, jarak, dan pendidikan berpengaruh signifikan.

Kata Kunci: *Organisasi Pengelola Zakat, Zakat Profesi, Regresi Logistik*

Introduction

Background

Zakat is a mandatory form of worship for every Muslim who meets the required threshold (nishab) and time period (haul). According to Huda et al. (2012), zakat not only encompasses the dimension of worship but also includes social, economic, justice, and broader community welfare aspects. In line with this, Islamic teachings emphasize the role of hisbah as an institution upholding Shari'ah compliance and maintaining socio-economic justice, including the management of zakat (Ismail & Aisyah, 2021)

Indonesia is one of the countries with the largest Muslim population in the world. Based on data from the Central Bureau of Statistics (2015), Indonesia had a total population of 255.18 million, with Muslims accounting for 85% or 216.90 million people. Given this data, Islam significantly influences the prevailing culture in society, including the tendency of the population to pay zakat. Data from the Strategic Studies Center of the National Zakat Board (PUSKAS BAZNAS) show that zakat collection in Indonesia grew by 21 percent in 2015, amounting to IDR 3.7 trillion. However, the potential zakat in Indonesia that year was estimated at IDR 286 trillion (PUSKAS BAZNAS, 2016).

The significant zakat potential is also reflected in West Java Province, which was estimated at IDR 17.6 trillion. Nevertheless, in 2017, the actual zakat collected by BAZNAS West Java Province was only IDR 262.5 billion (BAZNAS West Java, 2017). On a smaller scale, Sobana et al. (2016) stated that the potential for zakat māl in Cianjur Regency reached IDR 60 billion per year, while the actual collection in 2015 was only IDR 4.34 billion.

These studies depicting zakat potential at national and regional levels indicate a substantial gap between potential and actual zakat collection. Wahid et al. (2005) and Swari (2014) stated that only a small portion of society is aware of zakat māl as a religious obligation. This low awareness, especially regarding

professional zakat, is also evident in Cianjur Regency, where the participation rate is notably low – out of 14,913 civil servants, only 3% routinely pay professional zakat (Source: <http://www.beritacianjur.com/read/4798/hanya-3-persen-pns-di-cianjur-setor-zakat-profesi>). Low awareness among muzakki and a lack of trust in zakat management organizations (OPZ) are among the factors contributing to the gap between zakat potential and actual collection (Outlook Zakat Indonesia 2017). At the same time, ethics is central in shaping economic behavior; justice, balance, and brotherhood are values emphasized in Islamic thought to realize prosperity (Syamsuri et al., 2021)

Focusing on the potential of professional zakat, as a type of zakat māl, could be a step toward narrowing the gap and optimizing zakat collection in Cianjur Sub-District, Cianjur Regency. Ideally, zakat māl collection in Cianjur Sub-District should be highly optimized, especially considering that it serves as the capital of the regency and the main center for economic and governmental activities compared to the other 32 sub-districts. Furthermore, during the 2016–2021 period, the local government actively promoted the vision of making Cianjur a more religiously observant region. This initiative presents an opportunity to increase professional zakat collection as a source of funding for local zakat management organizations and to enhance the impact of zakat on community welfare (Aisyah, 2014).

Additionally, in 2015, Cianjur Sub-District had the largest population share at 7.30% of the total population, with 30,595 residents actively employed (BPS Cianjur Regency, 2016). This number represents a significant potential for optimizing zakat māl collection through professional zakat payments. However, challenges often arise regarding who should receive zakat payments.

Therefore, zakat management in Indonesia has received increasing attention from the government, especially with the enactment of Law No. 23 of 2011 concerning zakat management. This law strengthens the role of professional and trustworthy zakat management organizations (OPZ) in collecting, distributing, and utilizing zakat, ensuring more effective and targeted distribution (Yona, 2014). Thus, professional zakat paid through OPZ in Cianjur Sub-District can be managed more specifically and effectively.

Several studies on the factors influencing muzakki to pay income zakat (Wahid et al., 2005; Mukhlis & Beik, 2013; Satrio & Siswantoro, 2016) have shown that monthly expenditures, faith, income, social awareness, religious understanding, personal satisfaction, and the service quality of OPZ are among the most influential factors affecting one's decision to pay professional zakat to OPZ. Moreover, Islamic economics provides a framework that differentiates itself from both capitalism and socialism, positioning zakat as a unique redistributive mechanism that strengthens social welfare (Syamsuri et al., 2021) .

Based on the background described above, it is necessary to further examine the factors influencing muzakki in paying professional zakat. Such research is expected to help increase the collection of professional zakat, particularly through zakat management organizations, so that more benefits can be delivered to the mustahik (zakat recipients) through proper distribution and utilization of zakat.

Literature Review

Definition of Zakat

Linguistically, *zakat* means *al-barakatu* (blessing), *at-thahuru* (purity), and *al-numuw* (growth and increase) (Munawir, 1997). Terminologically, according to Hafidhuddin (2002), zakat refers to a portion of wealth that meets specific criteria, which Allah SWT has obligated its owner to give to eligible recipients under certain conditions. Meanwhile, according to Al-Jaziri (in Huda et al., 2012), the sharia definition of zakat is the transfer of ownership of specific wealth to entitled individuals, subject to certain requirements.

Types of Zakat

Zakat is divided into two categories: *zakat fitrah* and *zakat māl* (wealth zakat). *Zakat fitrah* is obligatory for every Muslim to purify themselves and is paid during the month of Ramadan. On the other hand, *zakat māl* applies to various forms of wealth, including trade profits, agricultural produce, livestock, found treasures, gold and silver, and earned income (professional zakat). The calculation for each category of *zakat māl* differs (Dianingtyas, 2011).

With the progression of time, the scope of zakatable assets has also expanded. Didin Hafidhuddin (in Huda et al., 2012) explains that modern economic sectors are potential zakat objects. These include professional zakat (income earned from expertise), beekeeping, real estate businesses, and securities (such as stocks), among others.

Nishab for Professional Zakat

According to Kurde, professional zakat refers to zakat on income earned from any job or specific skill, performed individually or collectively within an institution (Daulay & Lubis, 2014). Yusuf Qardhawi recommends that zakat be calculated based on gross income as a precautionary measure.

The *nishab* (minimum threshold) for income zakat is 5 *wasaq*, equivalent to 652.8 kg of unhusked rice or 524 kg of rice. Contemporary scholars such as Muhammad Abu Zahrah, Abdul Wahhab Khallaf, and Yusuf Qardhawi agree that the zakat rate for professional income is 2.5% (Nasir, 2017).

Zakat Management Organizations (OPZ)

Zakat is ideally distributed through local leadership. *Amil zakat*, or zakat management organizations (OPZ), serve as intermediaries between *muzakki* (zakat givers) and *mustahik* (zakat recipients). With the enactment of Law No. 23 of 2011 concerning zakat management, various zakat institutions have emerged, including Dompot Dhuafa, the National Zakat Board (BAZNAS), LAZISMU (Zakat, Infaq, and Sadaqah Institution of Muhammadiyah), LAZ Persatuan Islam, and DPU Darut Tauhid. These organizations play a significant role in encouraging people to pay zakat. According to Muda et al. (2006), there has been a significant increase in zakat collection due to the efforts of zakat management organizations. In Cianjur Sub-District, several OPZs operate, including the Zakat Collection Unit (UPZ) of Cianjur Sub-District and the Cianjur branch of LAZ Pusat Zakat Umat.

BAZNAS of Cianjur Sub-District

The Zakat Collection Unit (UPZ) is an organizational unit established by regional zakat boards with the task of collecting zakat, infaq, sadaqah, endowments, inheritance, wills, and *kafarat*, and serving *muzakki* and *mustahik* at the sub-district level. The UPZ of Cianjur Sub-District is a subdivision of the BAZNAS of Cianjur Regency, located at Jalan Perintis Kemerdekaan KM 1, Sayang Village, Cianjur Sub-District, Cianjur Regency, West Java 43213 (within the Sayang Village Office Complex). The organizational structure of the Cianjur Sub-District UPZ is as follows:

Chairperson : H. Ujang Hermana, M.Pd

Secretary : Rizky

Treasurer : Dedi, S.E

PZU (Pusat Zakat Umat) Cianjur

Pusat Zakat Umat (PZU) is an Amil Zakat Institution (LAZ) dedicated to improving the welfare of the ummah in the fields of education, health, da'wah, social services, and the economy. PZU envisions itself as a

trustworthy, professional, and transparent organization for managing zakat, infaq, and shadaqah (ZIS) funds, to be distributed for the welfare of the ummah throughout Indonesia. The Cianjur branch of PZU was established as an effort to facilitate the collection and distribution of ZIS funds in remote areas. PZU Cianjur has its office located at Jalan Prof. Moch. Yamin No. 47, Cikidang, Cianjur 43213. The organizational structure of LAZ PZU Cianjur is as follows:

Chairperson	:	Abdul Aziz Mukhtar
Finance Division	:	H. Tjetjep Wirianto
Empowerment Division	:	Bambang Nurdiansyah
Fundraising Division	:	Hilman Faqih
General Administration	:	M. Rasyid Ridlo

Factors Influencing Muzakki in Paying Professional Zakat

1. Respondent

Demographics

Demographics in this study refer to the characteristics of respondents, which include age, gender, marital status, occupation, and educational level of the muzakki.

2. Income

According to Sadono Sukirno (2004), income refers to all types of earnings, including unearned income, received by residents of a country. According to Qardhawi (2004), income earned by an individual is subject to zakat if certain conditions, such as reaching the *nishab*, are met. Therefore, income greatly influences a person's intention to pay zakat. When one's wealth reaches the *nishab*, the amount of income also affects the amount of zakat the muzakki must pay.

3. Religious

Knowledge

Religious knowledge in this study refers to the level of individual understanding regarding professional zakat, its rulings, the amount, its objectives, the belief that paying zakat brings blessings to wealth, and the awareness of the consequences of neglecting zakat. According to Turner, there are five dimensions of religiosity used to measure religious understanding: belief, practice, experience, knowledge, and consequences (Satrio and Siswantoro, 2016).

4. Social

Aspect

The term "social" is derived from the Latin word *socius*, which means

everything that is born, grows, and develops within communal life (Salim, 2002). In this research, the social aspect refers to the emotional satisfaction muzakki feel from helping the poor and their belief that paying zakat is a form of responsibility toward fellow Muslims in need.

5. Accessibility

Accessibility refers to the ease of traveling from one's residence to the location where services are provided (Magribi and Suhardjo, 2004). Tamin (2000) explains that a simple indicator of accessibility is distance: the closer a location is, the higher the accessibility, and vice versa. In this study, accessibility refers to the distance traveled and time spent by the muzakki to pay zakat through zakat management organizations.

6. Credibility of Zakat Management Organizations (OPZ)

The credibility of zakat management organizations (OPZ) plays a crucial role in motivating muzakki to fulfill their obligations promptly (Forum Zakat, 2012). Muhammad Sukanta, in Yuningsih and Nasution (2015), formulates that OPZ credibility should be built through credible human resources, management practices, institutional integrity, and facilities and infrastructure.

In this study, OPZ credibility includes financial reporting transparency, ease of access to information and zakat payment, as well as trust in the professional and trustworthy performance of the zakat organization.

Previous Research

By analyzing the factors that influence muzakki in paying professional zakat through zakat management organizations (OPZ), this study is expected to predict the tendencies and preferences of muzakki in Cianjur District in distributing their professional zakat through OPZ. The author chose to use the following variables: income, perception of income sufficiency, OPZ credibility, religious knowledge, education, distance to OPZ, and social factors. The selection of these variables is based on previous studies.

Satrio and Siswantoro (2016) showed that income, trust (credibility of the zakat institution), and religiosity significantly affect muzakki's interest in paying income zakat through zakat institutions. Furthermore, Dianingtyas (2011) stated that education, income, religious knowledge, and trust in zakat institutions influence the willingness of employees at the Directorate General of Treasury to pay professional zakat. Another study by Suprayogi (2011) found that zakat knowledge, level of worship, and level of

belief significantly influence micro entrepreneurs' preferences in paying income zakat.

The study titled "**Motivation Of Paying Zakat In Income: Evidence From Malaysia**" by Nor Barizah and Rashid (2010) identified that social, religious, and economic factors rank highest in influencing a Muslim to pay income zakat. Muda et al. (2006) further showed that altruism is the main factor driving most people to pay zakat. Other influencing factors include organizational performance and the improvement of individual religious understanding to enhance zakat value, as well as the need to improve the performance of zakat management organizations.

Wahid et al. (2005) found that demographic factors such as age, marital status, education, and income significantly affect income zakat payments. Muzakki's satisfaction with the services of zakat institutions also impacts their awareness and willingness to pay income zakat.

To achieve optimal collection, utilization, and distribution of zakat, it is necessary to identify the zakat contributions made by muzakki. Optimizing zakat collection can be assessed through the underlying factors that influence muzakki in Cianjur District in paying professional/income zakat. Muzakki whose wealth has reached the *nishab* and who earn income from various occupations, especially in Cianjur District, are important sources of zakat optimization.

Based on the theoretical framework and the findings of previous studies, the following hypotheses can be formulated:

- **H1:** Perceived income sufficiency has a significant effect on muzakki in paying professional zakat through OPZ.
- **H2:** Religious knowledge has a significant effect on muzakki in paying professional zakat through OPZ.
- **H3:** Social factors have a significant effect on muzakki in paying professional zakat through OPZ.
- **H4:** OPZ credibility has a significant effect on muzakki in paying professional zakat through OPZ.
- **H5:** Distance has a significant effect on muzakki in paying professional zakat through OPZ.

- **H6:** Education has a significant effect on muzakki in paying professional zakat through OPZ.
- **H7:** Income has a significant effect on muzakki in paying professional zakat through OPZ.

Research Method

Type and Method of Data Collection

The types and sources of data used in this study are primary and secondary data. The author obtained secondary data from literature sources, while primary data were obtained directly through questionnaires, which included demographic characteristics of respondents and questions related to factors influencing muzakki in paying professional zakat.

The respondents' answers were measured using a Likert scale with five alternative responses, each assigned a weighted score. The Likert scale is a type of scale used to measure research variables such as attitudes, opinions, and perceptions of individuals or groups (Sugiyono, 2015). Once the questionnaire responses regarding the variables used in the study had been collected, the next step was to analyze the results using IBM SPSS 20 software.

Descriptive Analysis of Respondents

Descriptive analysis of respondents is used to describe the demographic characteristics of respondents, including age, gender, marital status, occupation/profession, level of education, and average income of respondents in Cianjur District.

Logistic Regression (Logit) Analysis

In this study, the use of the logistic regression model aims to determine the effect of independent variables on the dependent variable, which is the payment of professional zakat. The regression model developed to test the hypotheses formulated in this study is as follows:

$$Y_i = \beta_0 + \beta_1 X_1 \text{PKP} + \beta_2 X_2 \text{PReligion} + \beta_3 X_3 \text{Social} + \beta_4 X_4 \text{KRE} + \beta_5 X_5 \text{Distance} + \beta_6 X_6 \text{Education} + \beta_7 X_7 \text{Income} + \epsilon_i$$

$$Y_i = \beta_0 + \beta_1 X_1 \text{PKP} + \beta_2 X_2 \text{PReligion} + \beta_3 X_3 \text{Social} + \beta_4 X_4 \text{KRE} + \beta_5 X_5 \text{Distance} + \beta_6 X_6 \text{Education} + \beta_7 X_7 \text{Income} + \epsilon_i$$

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + \beta_6 X_{6i} + \beta_7 X_{7i} + \varepsilon_i$$

Explanation:

Y_i = Response variable, in this case, whether the respondent pays professional zakat after reaching the *nishab* threshold (1 = Respondent has reached *nishab* and pays professional zakat through OPZ;

0 = Respondent has reached *nishab* but pays professional zakat elsewhere)

Where:

β_0 = Constant

β_1 = Coefficient of the first predictor variable

β_2 = Coefficient of the second predictor variable

β_3 = Coefficient of the third predictor variable

β_4 = Coefficient of the fourth predictor variable

β_5 = Coefficient of the fifth predictor variable

β_6 = Coefficient of the sixth predictor variable

 β_7 = Coefficient of the seventh predicto rvariable

 X_1 = PKP Variable (Perceived Income Sufficiency)

 X_2 = Religious Knowledge Variable

 X_3 = Social Variable

 X_4 = OPZ Credibility Variable (KRE)

 X_5 = Distance Variable

 X_6 = Education Variable

 X_7 = Average Income Variable

 ε_i = Residual error

Results and Discussion

Respondents' Demographic Characteristics

Description of Respondents Based on Gender

Based on the data collected through the distribution of questionnaires, the gender distribution of respondents who pay professional zakat is shown in Figure 1. It indicates that male respondents account for 65% or 36 individuals, while the remaining 35% or 19 individuals are female.

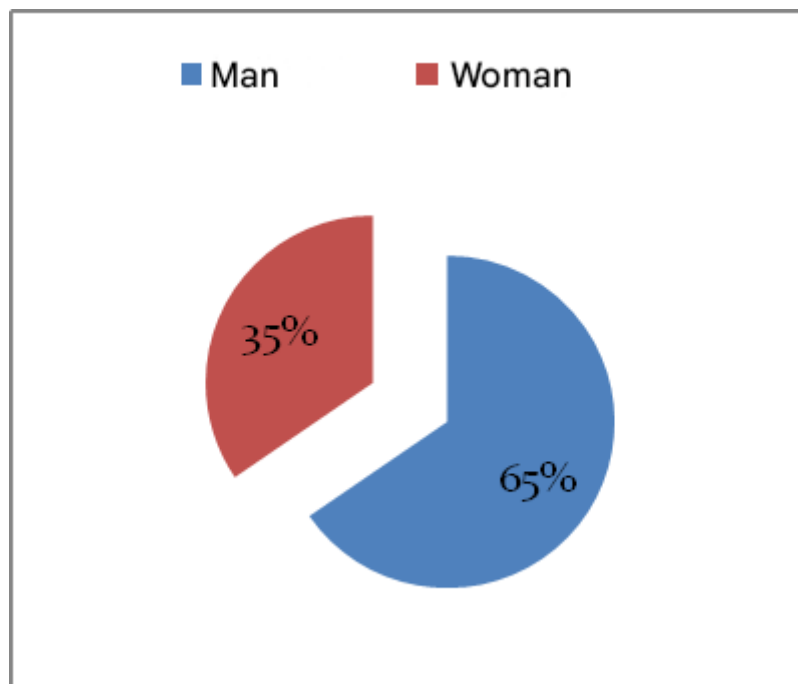


Figure 1. Respondents' Gender*Source: Processed primary data, 2017*

Based on Table 1, it can be concluded that male respondents who pay professional zakat through OPZ are greater in number, amounting to 25 respondents (62.5%), compared to female respondents, which are 15 respondents (37.5%). Furthermore, the number of male respondents who pay professional zakat through other channels is also higher than that of female respondents, with 11 male respondents (73.3%) and 4 female respondents (26.7%).

Table 1. Professional Zakat Payment by Gender

	Pay Zakat Professionally through OPZ (ZFOPZ)	% ZFOPZ	Pay Zakat Professionally through Others (ZFL)	% ZFL
Male	25	62,5%	11	73,3%
Female	15	37,5%	4	26,7%
Total	40	100%	15	100%
Percentage		73%		27%

Respondents' Description Based on Age

The age data of respondents who pay professional zakat, as shown in Figure 2, indicate that 32 respondents (58%) fall within the age range of 25–49 years, while 23 respondents (42%) are over 50 years old.

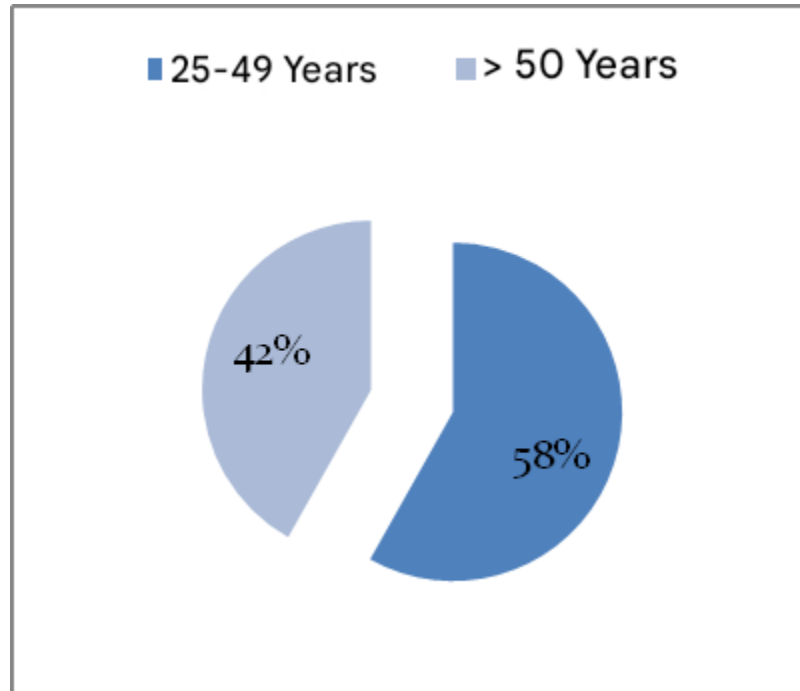


Figure 2. Respondents' Age

Source: Processed Primary Data, 2017

Table 2 shows that respondents aged 25–49 years who paid professional zakat through OPZ outnumbered those aged over 50 years, with 22 respondents (55%) compared to 18 respondents (45%).

Table 2. Professional Zakat Payments Based on Age

	Paid Zakat Professionally through OPZ (ZFOPZ)	% ZFOPZ	Paid Zakat Professionally through Others (ZFL)	% ZFL
25- 49 Years	22	55%	10	67%
> 50 Years	18	45%	5	33%
Total	40	100%	15	100%
Percentage	73%		27%	

Source: Processed Primary Data, 2017

Furthermore, respondents who paid professional zakat through other channels within the age group of 25–49 years were greater in number compared to those aged above 50 years, with 10 respondents

(67%) and 5 respondents (33%) respectively. It can therefore be concluded that the average age of respondents who paid professional zakat falls within the productive age range of 25 to 49 years.

Description of Respondents Based on Marital Status

Data on respondents who paid professional zakat based on marital status, as shown in Figure 3, indicates that the majority of respondents were married, totaling 53 respondents (96%), while only 2 respondents (4%) were unmarried.

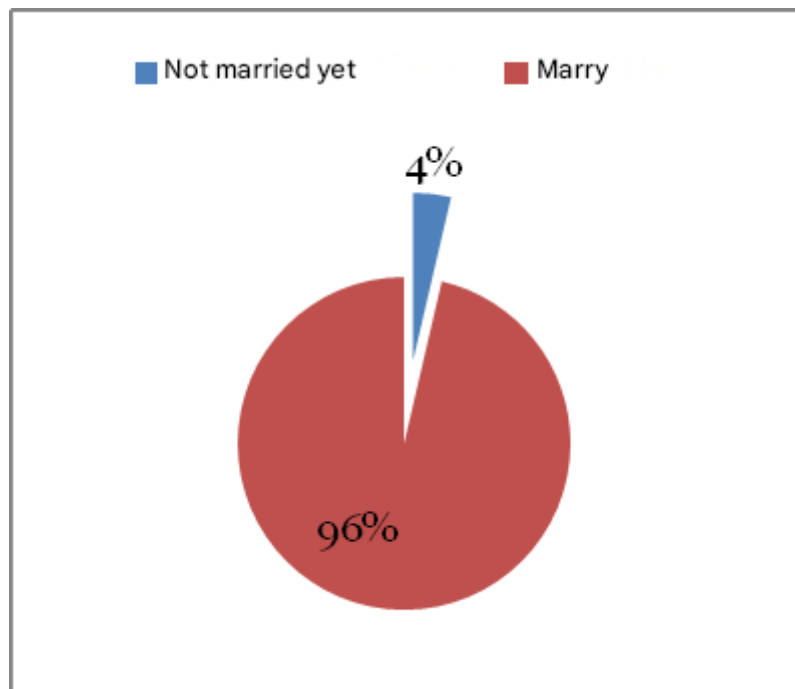


Figure 3. Marital Status of Respondents

Source: Processed primary data, 2017

Table 3 shows that respondents who pay professional zakat through other institutions and are classified as married are greater in number than those who are unmarried, with 13 respondents (86.7%) and 2 respondents (13.3%) respectively. Meanwhile, all respondents who pay professional zakat through OPZ are classified as married, totaling 40 respondents (100%).

Table 3. Payment of Professional Zakat Based on Marital Status

	Pay Zakat Professionally through OPZ (ZFOPZ)	% ZFOPZ	Pay Zakat Professionally through Other Channels (ZFL)	% ZFL
Unmarried	-	-	2	13,3%
Married	40	100%	13	86,7%
Total	40	100%	15	100%
Percentage	73%		27%	

Source: Processed Primary Data, 2017

Respondents' Description Based on Education Level

The data on respondents who pay professional zakat based on education level in Figure 4 shows that there were no respondents whose last level of education was below junior high school or equivalent. Meanwhile, respondents with a high school or equivalent education level amounted to 5 respondents (9%), and those with a college or university education level totaled 50 respondents (91%).

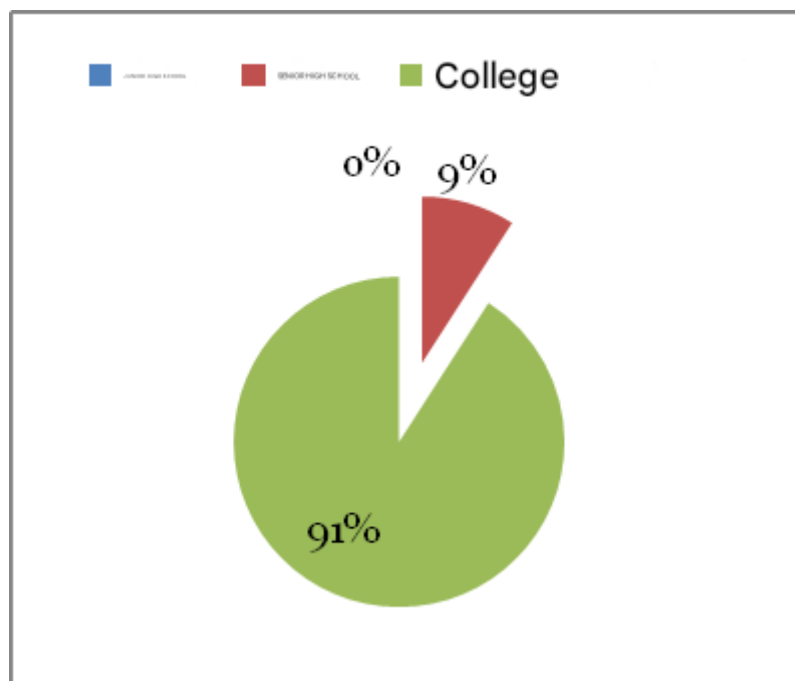


Figure 4. Respondents' Education Level

Source: Processed primary data, 2017

Table 4 shows that there were no respondents who paid professional zakat—whether through OPZ or other channels—whose education level was below junior high school (SMP) or its equivalent. Furthermore, respondents who paid professional zakat through OPZ with a university education background were greater in number than those with a high school (SMA/equivalent) background, totaling 37 respondents (92.5%) compared to 3 respondents (7.5%). Likewise, among respondents who paid professional zakat through other channels, those with a university background were significantly more than those with a high school background, with 13 respondents (87%) and 2 respondents (13%), respectively.

Table 4. Professional Zakat Payment Based on Educational Level

	Pay Zakat Through OPZ (ZFOPZ)	% ZFOPZ	Pay Zakat Through Others (ZFL)	% ZFL
< Junior High School	-	-	-	-
Senior High School	3	7,5%	2	13%
University	37	92,5%	13	87%
Total	40	100%	15	100%
Percentage		73%		27%

Source: Processed primary data, 2017

Description of Respondents Based on Profession

Data on respondents who pay professional zakat based on their profession/occupation is shown in Figure 5. It indicates that the majority of respondents work as civil servants and private employees, totaling 51 respondents (93%). Meanwhile, 1 respondent (2%) works as a professional (lawyer), and 3 respondents (5%) are engaged in other professions such as entrepreneurs.

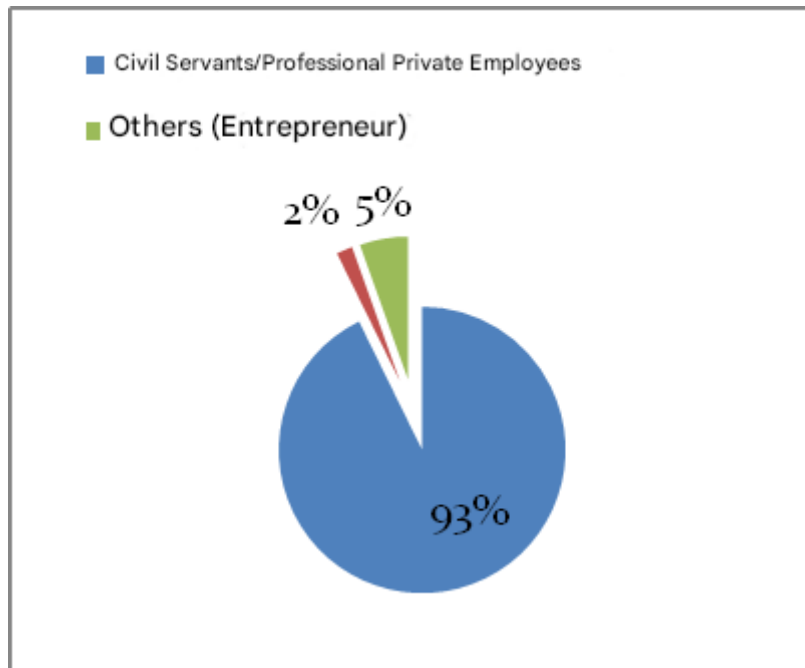


Figure 5. Types of Respondents' Professions

Source: Processed Primary Data, 2017

Table 5 shows that respondents who paid professional zakat through OPZ and were classified as civil servants/private employees were greater in number compared to those classified as professionals and others, with 39 respondents (97.5%), 1 respondent (2.5%), and 0 respondents (0%), respectively. Furthermore, among those who paid professional zakat through other channels, respondents classified as civil servants/private employees were also more numerous than those classified as professionals and others, with 12 respondents (80%), 0 respondents (0%), and 3 respondents (20%), respectively.

Table 5. Professional Zakat Payment Based on Type of Profession

	Pay Zakat at OPZ (ZFOPZ)	% ZFOPZ	Pay Zakat at Others (ZFL)	% ZFL
Civil Servant/Private Sector	39	97,5%	12	80%
Professional	1	2,5%	-	-
Others	-	-	3	20%
Total	40	100%	15	100%

Percentage	73%	27%
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Source: Processed Primary Data, 2017

Description of Respondents Based on Income

Data on respondents who pay professional zakat based on their income, as shown in Figure 6, indicates that 43 respondents (78%) have an average income above IDR 5,000,000. Meanwhile, 12 respondents (22%) have an average income exceeding IDR 10,000,000.



Figure 6. Respondents' Income

Source: Processed primary data, 2017

Table 6 shows that respondents who pay professional zakat to OPZ with an income classification above Rp. 5,000,000 are greater in number than those with an income above Rp. 10,000,000 – namely, 30 respondents (75%) compared to 10 respondents (25%). Furthermore, among those who pay professional zakat through other institutions, respondents with an income above Rp. 5,000,000 are also more numerous than those with an income above Rp. 10,000,000 – 13 respondents (87%) compared to 2 respondents (13%).

Table 6. Professional Zakat Payment Based on Income

	Pay Zakat at OPZ (ZFOPZ)	% ZFOPZ	Pay Zakat at Others (ZFL)	% ZFL
> Rp. 5.000.000	30	75%	13	87%
> Rp. 10.000.000	10	25%	2	13%
Total	40	100%	15	27%
Percentage	73%		27%	

Source: Processed primary data, 2017

Logistic Regression Model Analysis

1) Validity Test Results

Table 7: Validity Test

Variable	Item	Total Score	Remark
Perceived Income Sufficiency (X1)	PKP1	0,631	VALID
	PKP2	0,427	VALID
	PKP3	0,805	VALID
Religious Knowledge (X2)	PA1	0,435	VALID
	PA2	0,86	VALID
	PA3	0,832	VALID
	PA4	0,815	VALID
	PA5	0,685	VALID
Social (X3)	SOS1	0,681	VALID
	SOS2	0,892	VALID
	SOS3	0,788	VALID
OPZ Credibility (X4)	KRE1	0,925	VALID
	KRE2	0,842	VALID
	KRE3	0,897	VALID

Based on the output shown in Table 7, it is evident that all variables in this study have a calculated r-value greater than the critical r-table value (0.261). This indicates that the indicators of all variables presented in the questionnaire are valid and can be used as instruments for data

collection in this research. The following is the result of the validity test for the research variables:

2) Reliability Test Results

Based on the results of the reliability test calculation, the variables of religious knowledge (PA), social (SOS), and OPZ credibility (KRE) simultaneously show a high level of significance, as indicated by Cronbach's Alpha values greater than the r-table value (0.261). This means that all questionnaire indicators used in this study are considered reliable as data collection instruments.

Table 8 Reliability Test of Income Sufficiency Perception

Variable	Cronbach's Alpha	N of Items
Perception of Income Sufficiency (X1)	0,254	3
Religious Knowledge (X2)	0,786	5
Social (X3)	0,689	3
OPZ Credibility (X4)	0,865	3

Source: Processed primary data, 2017

Research Findings

1. Omnibus Test Of Model Coefficients

H0: The model fits with only the constant.

H1: The model fits better by adding independent variables.

The test results in Table 10 show a significance value of 0.000, which is less than the alpha level of 5%. Therefore, H0 is rejected. This means that the model in this study has a better fit when independent variables are added to the model.

Table 10. Omnibus Tests of Model Coefficients

		Chi-square	Df	Sig.
Step 1	Step	52,951	7	,000
	Block	52,951	7	,000
	Model	52,951	7	,000

Source: Primary Data Processed, 2017

2. Coefficient of Determination

The coefficient of determination presented in Table 11 Model Summary shows that 89.6% of the variance in the preference variable (Y) can be explained by the variation in the independent variables (X) used in the model.

Table 11 Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	11,504 ^a	,618	,896

a. Estimation terminated at iteration number 9 because parameter estimates changed by less than ,001.

Source: Primary Data Processed, 2017

3. Hosmer and Lemeshow Test

H0: The hypothesized model fits the data

H1: The hypothesized model does not fit the data

Table 12 Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	2,280	7	,943

Source: Primary Data Processed, 2017

As shown in Table 12, the significance value (0.943) is greater than the 5% alpha level, which means that the model is able to predict the

observed values. In other words, the model is acceptable as it fits the observed data.

4. Logistic Regression Results

H₀: $\beta_i = 0$; X has no significant effect on Y
H₁: $\beta_i \neq 0$; X has a significant effect on Y

The basis for decision-making in logistic regression analysis is as follows: if the significance value is less than alpha (10%), then reject H₀ (which means the variable is significant). In Table 13, it can be seen that the variables that significantly influence the payment of professional zakat in OPZ are OPZ Credibility (KRE), Distance, and Education.

Table 13 Logistic Regression Results

Variables in the Equation				
	B	Sig.	Exp(B)	
Step 1 ^a	PKP (X1)	-3,842	,174	,021
	P_religion (X2)	-3,322	,378	,036
	Social (X3)	2,790	,225	16,273
	Credibility (X4)	5,224	,046	185,697
	Distance (X5)	-8,384	,009	,000
	Education (X6)	7,621	,090	2039,927
	Income (X7)	,138	,956	1,148
	Constant	3,839	,718	46,464

a. Variable(s) entered on step 1: X1, X2, X3, X4, X5, X6, X7

Source: Primary Data Processed, 2017

Interpretation of Logistic Regression Results Presented in Table 4.21:

a. Variable of Perceived Income Sufficiency (PKP)

The significance value (0.174) > alpha 10%, thus H₀ is accepted. This means that X1 does not have a significant effect on professional zakat payment at OPZ in Cianjur District. According to the author's observation, this is because muzakki who pay professional zakat perceive that, given their sufficient income and additional earnings, they do not necessarily have to pay their zakat at OPZ.

b. Variable of Religious Knowledge

The significance value (0.378) > alpha 10%, thus H0 is accepted. This means that X2 does not significantly affect professional zakat payment at OPZ in Cianjur District. This finding does not support previous studies by Dianingtyas (2011), Satrio and Siswanto (2016), and Suprayogi (2011), which found that religious knowledge significantly influences willingness, intention, and preference to pay zakat through BAZ/LAZ.

c. Social Variable

The significance value (0.225) > alpha 10%, thus H0 is accepted. This means that X3 does not significantly affect professional zakat payment at OPZ in Cianjur District. This finding contradicts studies by Nor Barizah and Rashid (2010), and Muda et al. (2006), which showed that social factors significantly influence muzakki in paying zakat.

d. Credibility of OPZ Variable

The significance value (0.046) < alpha 10%, thus H0 is rejected. This means X4 (OPZ Credibility) significantly affects Y, with a positive coefficient of 5.22. The higher the credibility of OPZ, the greater the likelihood that muzakki will pay their professional zakat at OPZ. The odds ratio of 185.69 implies that an increase in OPZ credibility increases the likelihood of zakat payment by 185.69 times. This is influenced by trust and services offered by OPZ, such as financial transparency, ease of payment access, and targeted zakat distribution. These findings align with those of Satrio and Siswanto (2016), Dianingtyas (2011), Suprayogi (2011), and Wahid et al. (2005).

e. Distance Variable

The significance value (0.009) < alpha 10%, thus H0 is rejected. This means X5 (distance/location) significantly affects Y. The coefficient of X5 is -8.384, indicating a negative relationship: the further the distance from OPZ, the less likely muzakki are to pay zakat there. The odds ratio of 0.000 implies that increasing distance significantly decreases the likelihood of zakat payment at OPZ. This is influenced by longer travel time and effort, making distance an important factor. This is consistent with Tamin (2000), who stated that closer proximity improves accessibility, and thus, distance strongly influences OPZ selection.

f. Education Variable

The significance value (0.090) < alpha 10%, thus H0 is rejected. This means X6 (education) significantly affects Y. The positive coefficient of 7.62 indicates that higher education levels increase the likelihood of

muzakki paying zakat at OPZ. The odds ratio of 2039.92 suggests that increased education raises the probability by over 2000 times. This is due to better awareness of OPZ programs and more informed zakat allocation choices. This aligns with findings by Dianingtyas (2011) and Wahid et al. (2005), which show that education positively influences muzakki's willingness and awareness to pay zakat through BAZ/LAZ.

g. Income Variable
 The significance value (0.956) > alpha 10%, thus H0 is accepted. This means X7 (income) does not significantly affect professional zakat payment at OPZ in Cianjur District. According to the author's observation, this is because muzakki with income above nishab may choose to pay zakat directly to mustahiq rather than through OPZ, influenced by various personal reasons. This finding contrasts with previous studies by Satrio and Siswantoro (2016), and Dianingtyas (2011), which found that income significantly influences willingness and intention to pay zakat through BAZ/LAZ.

Conclusion

There are three variables that significantly influence the factors affecting muzakki in paying professional zakat to OPZ in Cianjur District:

1. OPZ Credibility
 This variable has a significant effect. This finding aligns with the author's observations through data collection, which showed that many muzakki chose to pay their professional zakat to OPZ because of the organization's performance, which fostered trust in the OPZ.

2. Distance to the Nearest OPZ
 The distance variable significantly influences muzakki's decision to pay professional zakat. Based on the author's observations, a far distance to an OPZ leads muzakki to seek alternative methods for paying zakat, such as through the nearest mosque or by directly distributing it to mustahiq in their community.

3. Education
 The education variable significantly influences muzakki's decision to pay zakat to OPZ. The majority of respondents had a university degree, and such muzakki tend to be more open to seeking or receiving information regarding the benefits of paying zakat through OPZ.

On the other hand, variables such as perceived income sufficiency, religious knowledge, social factors, and income level do **not** have a significant effect on muzakki's decision to pay zakat to OPZ.

Suggestions

1. For Zakat Management Organizations (OPZ):

In line with the research findings, it is recommended that OPZ continuously improve its credibility in serving zakat stakeholders, especially muzakki. Improved service will positively impact the amount of funds entrusted to OPZ. In particular, OPZ in Cianjur District should strive for greater transparency, establish more zakat collection units (UPZ) in every urban village to ease access for the public to pay ZIS, and actively promote the obligation of zakat, especially professional zakat. Lastly, in this digital era, OPZ is encouraged to begin promoting available digital zakat payment platforms, such as **startzakat.com**, to facilitate zakat payments.

2. For Regulators:

Considering the role of OPZ as an institution managing public funds and contributing to reducing inequality and promoting social welfare, the government is encouraged to support the development of OPZ. This includes helping to raise awareness of the obligation to pay zakat through OPZ, for example through educational initiatives such as joint seminars between the government and OPZ.

3. For Academics:

Future research is encouraged to include more independent variables, involve more diverse respondent professions, and employ different research methods to enrich the findings.

4. For the General Public and Community Leaders:

It is hoped that society, including community leaders, will be more actively involved in supporting and encouraging the optimal collection of professional zakat. This will help OPZ grow to become more transparent, accountable, and beneficial to the wider community in managing ZIS.

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