The Influence of Knowledge, Religiosity, Reputation, Business Actors' Income, Gender, and Trust on the Obligation to Pay Zakat in Jember

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A B S T R A C T

The objective of this study is to analyze the effect of each dependent variable on the independent ones and the overall influence of knowledge, religiosity, reputation, income, gender, and trust on the obligation to pay zakat. The method used in this research is quantitative, employing an explanatory research approach. The sampling technique applied is non-probability sampling, with a sample size of 140 respondents from three sub-districts in Jember Regency: Sumbersari, Kaliwates, and Patrang. The analysis technique used is multiple regression. The results of this study indicate that, partially, knowledge, religiosity, reputation, income, and trust have a positive effect on the obligation to pay zakat, whereas gender has a negative effect on zakat payment.

A B S T R A K

Tujuan dalam penelitian ini yaitu menganalisis pengaruh masing-masing variabel dependen terhadap independen dan juga pengaruh keseluruhan dari variabel Pengetahuan, Religiusitas, Reputasi, Pendapatan, Gender, dan Kepercayaan terhadap Kewajiban Membayar Zakat. Metode yang digunakan dalam penelitian ini adalah kuantitatif dengan pendekatan *Explanatory Research*. Tehnik Penentuan sampel dalam penelitian ini dilakukan dengan Non-Probability Sampling dengan besaran sampel sebanyak 140 responden yang tersebar di tiga kecamatan di Kabupaten Jember yaitu Sumbersari, Kaliwates Dan Patrang. Teknik analisis yang digunakan adalah regresi berganda. Hasil pada penelitian ini menunjukkan bahwa secara parsial pengetahuan, religiusitas, reputasi, pendapatan dan kepercayaan berpengaruh positif terhadap membayar zakat. Adapun gender berpengaruh negatif terhadap membayar zakat.

INTRODUCTION

Zakat, according to language, means purity and growth. In Islamic law (syara'), it is defined as the act of giving a portion of one's wealth by Allah's command as obligatory charity (shadaqah) to those entitled to receive it under specific conditions set by Islamic law. Paying zakat is mandatory for every Muslim who possesses wealth that meets the criteria determined by Islamic law. Anyone who denies the obligation of zakat is considered a disbeliever (Qardhawi, 2005). Zakat holds a broad dimension for humanity. It not only has a divine aspect but also a strong humanitarian aspect. Zakat proves that human relations and mutual assistance are based on divine values. Zakat demonstrates that Islam is not a religion that ignores worldly life; instead, zakat serves to build human society (Asnaini, 2008).

Generally, zakat is divided into two types: 1. Zakat nafs (soul) or zakat fitrah: Fitrah refers to creation, natural disposition, religious feeling, and character. Zakat fitrah purifies a Muslim's soul from impurities (sins) that may have been acquired through social interactions, thus restoring one to their

natural state. Zakat maal (wealth): This is the zakat on wealth that an individual or institution owns, subject to specific conditions and regulations (Kartika, 2007).

One of the Islamic financial institutions responsible for collecting and redistributing community funds (zakat) is the Amil Zakat Institution (LAZ) or the Amil Zakat Agency (BAZ). These institutions aim to collect Zakat, Infaq, and Sadaqah (ZIS) from the community and redistribute them to the needy. Both BAZ and LAZ have great potential to help Jember Regency alleviate poverty, considering the high poverty rate in the region. One factor influencing increased zakat collection is knowledge. Research findings show that knowledge has a significant positive effect on the interest of muzakki to pay zakat through Amil Zakat institutions in Malang City (Rakhmania, 2016).

According to Kotler (2000), knowledge is a change in behavior resulting from experience. Meanwhile, Mowen et al. (2001) define consumer knowledge as the accumulation of experiences and information that one knows about a particular product or service. Religiosity is another important factor influencing muzakki's interest in paying zakat through zakat management institutions. This aligns with research showing that religiosity affects the interest of muzakki in paying zakat at Baitul Mal, Banda Aceh. Any increase in religiosity variables can enhance muzakki's interest in paying zakat (Salmawati et al, 2018). Additionally, religiosity plays a role in determining muzakki's interest in fulfilling their zakat obligation (Yunus, 2016).

Adisubroto (1987) explains that a religious person is someone whose entire mental structure is consistently oriented toward the highest, most satisfying, and absolute value, which is God. Religiosity is closely linked to religion, and the religion accepted by God is Islam, as explained in Surah Ali Imran, verse 19.

إِنَّ الدِّيْنَ عِنْدَ اللهِ الْإِسْلَامُّ وَمَا اخْتَلَفَ الَّذِيْنَ أُوْتُوا الْكِتٰبَ إِلَّا مِنْ بَعْدِ مَا جَاءَهُمُ الْعِلْمُ بَغْيًا بَيْنَهُمّْ وَمَنْ يَّكْفُرْ بِاٰيٰتِ اللهِ فَإِنَّ اللهَ سَرِيْعُ الْحِسَابِ ۝

"Indeed, the religion (which is accepted) in the sight of Allah is Islam. Those who were given the Scripture did not differ except after knowledge had come to them, because of envy among themselves. And whoever disbelieves in the verses of Allah, then indeed, Allah is swift in taking account."

According to Zeithaml (nd) in the research of Utami et al. (2021), reputation is the perceived quality of services related to the products offered to the public, from which the reputation or good name is judged by society. Regarding the reputation variable, there is a relationship with the subjective norm factor in the Theory of Planned Behavior, particularly in the aspect of Motivation to Comply, which refers to what motivates someone to do or not do something in order to meet expected demands. In line with the explanation from Utami et al. (2021), reputation is based on external factors of the product offered, in this case, the motivation of someone to pay zakat at Baznas.

Islam teaches its followers to deliver news to others in a truthful and clear manner, as commanded in the Qur'an in Surah Al-Ahzab: 70:

يٰٓأَيُّهَا الَّذِيْنَ اٰمَنُوا اتَّقُوا اللهَ وَقُوْلُوْا قَوْلًا سَدِيْدًاۙ ۝

"O you who have believed, fear Allah and speak words of appropriate justice." (Q.S Al-Ahzab: 70).

The verse above explains that Muslims are commanded to speak the truth, which can be interpreted as indicating that the reputation of Baznas can be judged based on the accuracy of information from the public. Therefore, a zakat management institution must maintain the quality of services offered to the public, as the good reputation of the institution will be judged by society based on this.

In the research by Utami et al. (2021), Fomrun explains that there are four dimensions of reputation: 1. Credibility, related to the good name of the institution that has gained public trust; 2. Trustworthiness, where the institution provides quality products or services; 3. Reliability, regarding the institution's efforts to build a good image; 4. Social responsibility, reflecting the extent to which the institution helps develop society in social matters.

According to Qardawi (2004), income refers to the increase in wealth obtained from known sources and is constant in nature. Income essentially represents the return received by the owner of production factors for their contribution to the production process. Each factor of production receives compensation in the form of salaries or wages, while professionals with specific skills earn compensation in the form of profit. Income is the reward received by a consumer from the work they perform to earn a living. Income can come from material sources, such as land, or non-material sources, such as employment, or from both. Thus, income is categorized into earnings, salaries/wages, and profits.

Income or earnings that must be subjected to zakat are based on MUI Fatwa No. 3 of 2003 concerning income zakat. In this fatwa, income refers to all earnings, such as salaries, honoraria, wages, fees, and other forms of lawful earnings, whether regular, such as those earned by government officials, employees, or workers, or irregular, such as those earned by doctors, lawyers, consultants, and similar professions. All lawful income must be subject to zakat if it reaches the nishab (minimum threshold) within one year, which is equivalent to 85 grams of gold.

Islam has made zakat obligatory on wealth and income. According to Kiryanto et al. (2013), the level of income, which is the wealth or earnings possessed by a muzakki, has a significant influence on their motivation to pay zakat. Additionally, an increase in wealth or income can affect the increase in the amount of zakat that will be paid. Therefore, a person's income greatly influences their intention to pay zakat, as income is related to whether the wealth has reached the nishab or not, and also affects the amount of zakat that will be given by the muzakki.

Gender is a concept used to analyze the differences between men and women from a non-biological perspective, including social, cultural, and psychological aspects. Gender is also a cultural concept, which seeks to make distinctions in terms of roles, behaviors, mentalities, and emotional characteristics between men and women, as they develop in society (Ivalaili, 2019).

The verse mentioned above in Surah An-Nisa, verse 124 emphasizes the equality between men and women in terms of their faith and good deeds before Allah SWT.

وَمَنْ يَّعْمَلْ مِنَ الصّٰلِحٰتِ مِنْ ذَكَرٍ اَوْ اُنْثٰى وَهُوَ مُؤْمِنٌ فَاُولٰۤىِٕكَ يَدْخُلُوْنَ الْجَنَّةَ وَلَا يُظْلَمُوْنَ نَقِيْرًا

"And whoever does righteous deeds, whether male or female, while being a believer, they will enter Paradise and will not be wronged [even as much as] the speck on a date seed." (Q.S. An-Nisa: 124)

This verse explains that men and women have the same status in their faith in Allah SWT. This verse serves as a reminder and lesson for Muslims that humans cannot rely solely on dreams and wishful thinking but must base their hopes on effort and action. Thus, each individual, whether male or female, must compete in doing good deeds and follow His commands according to the rules, and in this context, this refers to paying zakat.

Trust is the belief that the actions of a person or group are consistent with their beliefs. Trust develops from a gradual process that builds into a form of belief. Therefore, trust is our conviction that a product has a certain quality (Rosalinda et al. 2021). In this study, trust in zakat institutions is defined as the willingness or interest of the muzaki to use zakat institutions to distribute zakat to the mustahik because the muzaki believes that the institution is professional, trustworthy, and transparent. Besides

fostering public trust, the collected and distributed zakat funds should be increased and maximized in their use. Therefore, if a zakat institution is trustworthy and reliable, the public will be interested and willing to pay zakat through that zakat institution.

Trust in Islam can be seen in the Qur'an, Surah Al-Anfal, verse 27:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَخُوْنُوا اللّٰهَ وَالرَّسُوْلَ وَتَخُوْنُوْٓا اَمٰنٰتِكُمْ وَاَنْتُمْ تَعْلَمُوْنَ ٢٧

"Believers, do not betray Allah and the Messenger (Muhammad), and do not betray the trusts entrusted to you, while you know [the truth]." (QS. Al-Anfal: 27)

Allah SWT commands the believers, those who trust in Allah and the teachings brought by His Messenger, to fulfill their responsibilities. Fulfilling the responsibilities that Allah has entrusted means doing what Islam prescribes and avoiding its prohibitions. Carrying out these responsibilities is an obligation, and the reward is certainly from Allah. In the context of zakat compliance in this study, Baznas must fulfill its responsibilities to increase trust in zakat institutions, thereby influencing the muzaki to continue paying their zakat through Baznas.

The trust variable in this study is related to the attitude factor in the theory of planned behavior, specifically within the aspect of behavioral belief, which refers to the belief or conviction an individual holds toward a particular behavior. This belief encourages or motivates the formation of attitudes.

Behavioral belief is associated with the individual's behavior toward an outcome of a specific action or other attributes. Trust here represents the public's confidence in the standards of service provided by the Baznas/Laz. A Baznas/Laz is a financial institution that must be able to fulfill its responsibilities professionally. It must have zakat administrators who are skilled in providing services that strengthen public trust, which is crucial for gaining Allah's approval. The services provided should reflect the work ethic of a zakat administrator that aligns with the code of ethics of zakat administrators. The objective of the zakat administrator profession is to fulfill its responsibilities with the highest standard of professionalism and to achieve the highest level of performance with orientation.

RESEARCH METHODOLOGY

Based on the background and problem formulation, the characteristics of the problem studied in this research can be classified as explanatory or confirmatory research, which explains causal relationships and tests the correlation between several variables through hypothesis testing, or what is referred to as explanatory research (Singarimbun et al. 1989). This study was conducted on business actors in Jember City. The population is the combination of all elements in the form of events, things, or individuals that have similar characteristics and become the focus of a researcher, while the sample is a subset of the population (Ferdinand, 2013).

The population in this study includes all informal business actors located in Jember City, specifically in three districts: Kaliwates District, Sumbersari District, and Patrang District. This research is based on field research, where the researcher collects primary data related to the variables being studied. This study uses a survey method, where the researcher directly interacts with respondents using a questionnaire as the research tool. The sampling technique in this study employs Non-Probability Sampling. According to Robert (2017), Non-Probability Sampling is a sampling technique that does not provide equal opportunities for every element or member of the population to be selected as a sample. The Non-Probability Sampling used is the accidental sampling method. Sugiyono (2004) states that accidental sampling is a sampling technique based on coincidence.

RESULT AND DISCUSSION

Based on the regression analysis results, it can be proven that the variables Knowledge (X_1), Religiosity (X_2), Reputation (X_3), Income (X_4), Gender (X_5), and Trust (X_6) have a significant effect on Paying Zakat (Y), with Income (X_3) being the most dominant variable. To explain how much influence the independent variables have on the dependent variable, it can be explained as follows:

The Knowledge Variable (X_1) Affects the Obligation to Pay Zakat (Y).

The regression analysis results show that the Knowledge variable (X_1) of business actors in Jember City has a positive effect on Paying Zakat (Y) with a regression coefficient of 0.34. This means that for every improvement in the Knowledge variable of business actors in Jember City, there is an increase in the Paying Zakat variable. Based on the partial influence test, it turns out that the knowledge variable of business actors in Jember City has a positive influence of 67.8% and is significant in paying zakat (significance level of 0.000 < 0.05).

The Religiosity Variable (X_2) Affects the Obligation to Pay Zakat (Y).

The regression analysis results show that the Religiosity variable (X_2) of business actors in Jember City has a positive effect on paying zakat with a regression coefficient of 0.28. This means that every zakat body or institution in Jember City that increases outreach on the Religiosity variable to business actors, which includes increasing Knowledge, Beliefs, Practices, and understanding, will increase their obligation or awareness of paying zakat. Based on the partial influence test, it turns out that the Religiosity variable of business actors in Jember City has a positive influence of 67.8% and is significant in paying zakat (significance level of 0.000 < 0.05).

The Reputation Variable (X_3) Affects the Obligation to Pay Zakat (Y).

The regression analysis results show that the Reputation variable (X_3) of business actors in Jember City has a positive effect on paying zakat with a regression coefficient of 0.25. This means that every zakat body or institution in Jember City that increases outreach on the Reputation variable to business actors will increase their obligation or awareness of paying zakat. Based on the partial influence test, it turns out that the Reputation variable of business actors in Jember City has a positive influence of 67.8% and is significant in paying zakat (significance level of 0.000 < 0.05).

The Income Variable (X_4) Affects the Obligation to Pay Zakat (Y).

The regression analysis results show that the Income variable (X_4) of business actors in Jember City has a positive effect on the obligation to pay zakat with a regression coefficient of 0.049. This means that the higher the income of business actors, the higher the zakat collection at the zakat bodies or institutions in Jember City. Based on the partial influence test, it turns out that the Income variable has a positive influence of 67.8% and is significant in paying zakat (significance level of 0.000 < 0.05).

The Gender Variable (X_5) Affects the Obligation to Pay Zakat (Y).

The regression analysis results show that the Gender variable (X_5) of business actors in Jember City has a positive effect on the obligation to pay zakat with a regression coefficient of 0.28. This means that the higher the income of business actors, the higher the zakat collection at the zakat bodies or institutions in Jember City. Based on the partial influence test, it turns out that the Income variable has a positive influence of 67.8% and is significant in paying zakat (significance level of 0.000 < 0.05).

The Trust Variable (X_6) Affects the Obligation to Pay Zakat (Y).

The regression analysis results show that the Trust variable (X_6) of business actors in Jember City has a positive effect on the obligation to pay zakat with a regression coefficient of 0.018. This means that the higher the income of business actors, the higher the zakat collection at the zakat bodies or institutions in Jember City. Based on the partial influence test, it turns out that the Income variable has a positive influence of 67.8% and is significant in paying zakat (significance level of 0.000 < 0.05).

CONCLUSSION

Based on the results of data analysis and discussion in the previous chapter, in line with the objectives of this research, the conclusions can be drawn as follows, of the six independent variables, it turns out that each variable has a significant partial effect on the Obligation to Pay Zakat. Of the six independent variables studied, the most dominant and significant partial effect is from the Income variable (X_4). The six independent variables, when considered collectively (simultaneously), have an effect on the Obligation to Pay Zakat. Therefore, the hypothesis that there is a simultaneous influence of the independent variables (X) on the dependent variable (Y) is accepted. This finding indicates that in order to increase zakat collection, zakat bodies or institutions should enhance outreach efforts towards business actors in Jember City.

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