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Basic Factors For Choosing A Place Of Muzaki Intention To Pay Zakat

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Abstract

Muzakki's decision is that he is accustomed to paying zakat in formal institutions such as BAZNAS, LAZ, Dompot Dhuafa, or prefer to directly give to mustahiq. The research is limited and focused on the variables of income, education, consumption, and sharia corporate governance on muzakki's decisions in choosing a place to pay zakat in the city of Palembang. The research data uses secondary and primary data, secondary data to determine the total population and samples obtained from the Central Statistics Agency (BPS) while the primary data used in the 2021 period from November 01 to December 31, 2021 is used for data. The variables of this study were obtained by means of questionnaire observations and interviews. The analytical tool used in analyzing binary logistic regression. The findings of this study indicate that income is a determining factor in the decision to choose a place to pay zakat. Based on the partial test results, the income variable and Islamic Corporate Governance have a positive and significant effect on the decision to issue zakat. While consumption has a negative and significant effect on the decision to choose a place to issue zakat. Overall, the independent variables (income, education, consumption, sharia corporate governance) were able to explain the dependent variable (the decision to pay zakat) of 83 percent. The remaining 17 percent is explained by variables outside the model or other variables not studied.

Keywords : Income, Education, Consumption, Islamic Corporate Governance, Muzakki's Decision

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1. INTRODUCTION

The payment of zakat is one of the five pillars in Islamic principles. Zakat is an important mechanism for the development of the country because it contributes to social security and harmony to help bridge the gap between the rich and the poor and strengthen the economic independence of the Muslim community. It is also an important financial source for the Islamic state in addition to tax funds. In general, the distribution of zakat funds can help the government to generate economic activities through increasing the purchasing power of individuals and ultimately helping to alleviate poverty. Empirical Evidence of previous research (Wahab & Rahman, 2011; Ward & Kader, 2010) points out that zakat collection in Malaysia has increased year on year and the means of distribution of zakat has become a model for other Muslim countries. One of the problems is the excess zakat funds that are not evenly distributed mustahiq. Reports on zakat collection and distribution in Malaysia from 2007 to 2009

showed that the performance of zakat distribution was quite low compared to zakat collection, the amount of funds distributed was inconsistent with the amount collected. For example, for 2007 only 640.6 million have been shared and left 165 million not shared.

The results of the *Asian Development Bank* (ADB) study that zakat in Indonesia can reach Rp100 trillion per year. Based on the results of the study, it can be known that the potential of very large zakat funds is still not optimally explored with the realization of LPZ receipts has not reached 2% of Indonesia's zakat potential. Lack of awareness to pay zakat, more specifically the lack in having awareness to pay zakat funds to zakat institutions. Some previous research Muthohar (2013) ; Syafei (2003) mentioned that many factors influence muzakki to choose to pay zakat in zakat institutions, one of which is income factors, religiosity, work ethic variables and the role of Boarding School. According to Muthohar(2019) has not focused on outlining zakat issues and also has not considered the importance of muzakki decision factors in the zakat distribution system. There are still many studies that only emphasize the discussion of external or internal factors such as muzakki factors and muzakki personal religiosity. Another internal factor that can influence muzakki to pay zakat to zakat institutions is the educational factor many found cases that the improvement of one's intellectual ability is in line with the level of education or duties, functions and challenges (Antonio et al., 2020) Therefore, when muzakki is better able to think, it can cause him to pay zakat to zakat institutions.

Not optimal potential zakat is influenced by several factors, namely, among others: First, ignorance of the obligation to pay zakat. There are some people who do not know that he has to pay zakat, they only know that zakat is done during Ramadan. That there are actually other zakat that they have to spend. Second, the unwillingness of the community to pay zakat or lack of awareness. There are some people who are reluctant to pay zakat because of their miserly behavior, so they feel no need to pay zakat. Third, distrust of the body of *amil zakat* / institution of *amil zakat*, so that the community issues zakat directly to *mustahiq* (Yazid, 2017). The main problem that often occurs in the process of distributing zakat funds, many people do not believe in zakat management institutions, they assume zakat management institutions have not been trusted and transparent in the distribution of zakat funds, so it is necessary for a good perception of the community towards the accountability of an institution then every institution must always provide a form of accountability that is managed properly in every business activity in an institution that is reported in the form of financial statements in a transparent manner. Consumer confidence in BAZNAS is defined as the level of confidence that BAZNAS has taken the most appropriate steps, which will benefit and assist muzakki in achieving the goal. The level of muzakki confidence based on the quality of BAZNAS services is reporting and transparency of zakat management. That is for muzakki feel trust and calm when muzakki hand over his zakat funds to be managed baznas. The population of South Sumatra is majority Muslim or as many as 8,188,045 people adhere to Islam while 20.7 percent or as many as 1.7 million people are muslim or as many as 8,188,045 people embrace Islam while 20.7 percent or as many as 1.7 million people are contributed by the city of Palembang, this Muslim bayak in Palembang city has an impact on the rapid development of the Islamic economy in Palembang city such as the growth of non-riba Islamic banks and

the increase in the development of Islamic economy. Zakat potential in Palembang City (Baznas Kota Palembang, 2019) This potential is directly proportional to the number of muzakki who pay zakat, there are at least 2,544 people in Palembang City in 2019 who have the largest number of muzakki in other cities / regencies in South Sumatra Province

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Based on the discussion of the background of the testevuta there is a *Research Gap* between the potential of paying zakat in formal institutions but there is still sentiment from society in the city of Palembang which is still More want to direct to the poor themselves, therefore this research was conducted in order to find out how the influence of independent variables used in influencing or the direction of the muzakki decision in terms of the selection of places to pay zakat.

2. Research Methodology

The study focused on analyzing the influence of Economic Growth, Interest Rate, Rupiah Exchange Rate, Mobile Phone Subscription Population on Foreign Direct Investment (FDI) in Indonesia in the short and long term as well as the causality relationship between economic growth and investment. The data used in the study was primary data during 2021 from November 1 to December 31, 2016. In addition, data is also obtained through literature studies from some literature in the form of books, journals, theses, dissertations and other sources related to the issues discussed. Analytical techniques in this study are quantitative using analytical tools *Logistic regression is a non-linear regression, used to explain the relationship between X and Y which is non-linear, abnormality of distribution Y, diversity of non-constant responses that cannot be explained by ordinary linear regression models* (Agresti, 2002). With the following equation model:

$$L_n \left(\frac{P_i}{1 - P_i} \right) = \beta_0 + \beta_1 \text{LnICM}_i + \beta_2 \text{Edu}_i + \beta_3 \text{LnCost}_i + \beta_4 \text{IGCG}_i + e_i$$

where:

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 P_i = Probability of choosing where to pay zakat in a formal institution.
 $(1-P_i)$ = Probability of not choosing where to pay zakat in a formal institution.
 β_0 = Intercept parameter
 LnICM_i = Income
 Edu_i = Education.
 LnCost_i = Total Consumption (Pagan & Non-Pagan);
 IGCG_i = Islamic Corporate Governance.
 $\beta_1 - \beta_4$ = Regression coefficients on each independent variable.
 e_i = error of term

3. HASIL DAN PEMBAHASAN

3.1. Research Result

Before doing the previous test done the next stage is the feasibility test of the model that can be approved as follows:

Table 1 Test Hosmer and Lemeshow's Godness

Quantile of Risk	Dep=0		Dep=1		Total Obs	H-L Value		
	Low	High	Actual	Expect			Actual	Expect
			32	32.0000	68	68.0000	100	7.34961
H-L Statistic	7.3496		Prob. Chi-Sq (8)		0.4994			
Andrews Statistics	48.4445		Prob. Chi-Sq (10)		0.0000			

Source: Processing results using EViews 10, processed 2021

In table 1 it is known that the feasibility test of the model shown from the results of the hosmer and lemeshow test shows that the prob chi square is 0.499. The results of the test showed that this research model has been in accordance with a decent criteria where the value of chi square is greater than the level of signification (0.499 > 0.05). The general meaning that this regression model is said to be feasible or appropriate for use in this study. After that to increase the confidence of the accuracy of the model in knowing the magnitude of predicting that can be known as follows.

Table 2 Expectation-Prediction Test

	Estimated Equation			Constant Probability		
	Dep=0	Dep=1	Total	Dep=0	Dep=1	Total
P(Dep=1)≤C	30	2	32	0	0	0
P(Dep=1)>C	2	66	68	32	68	100
Total	32	68	100	32	68	100
Correct	30	66	96	0	68	68
% Correct	93.75	97.06	96.00	0.00	100.00	68.00
% Incorrect	6.25	2.94	4.00	100.00	0.00	32.00
Total Gain*	93.75	-2.94	28.00			
Percent Gain**	93.75	NA	87.50			

Source: Processing results using EViews 10, processed 2021

In table 2 it is known that the Expectation-Prediction test in the matrix column shows the total result of the percentage value of correct prediction accuracy obtained, which is 68.00 percent showing that the percentage of the accuracy of the model in predicting in this study amounted to 68.00 percent of the next tahab. The determination of the research model is useful to find out how the difference in results obtained in this study with the same data run is known that the estimated model Ordinary Least Squares (OLS), Maximum Likelihood-Probity and Maximum Likelihood-Logit are known as follows:

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Table 3 Regression Results ordinary least squares method, maximum likelihood-probity and maximum likelihood-logit

Variable	Ordinary Least Squares		Maximum Likelihood- Probity		Maximum Likelihood- Logit	
	Coefficient	Probability	Coefficient	Probability	Coefficient	Probability
C	-6.847842	0.0000	-151.6562	0.0068	-290.0405	0.0000
ICM	0.515995	0.0000	9.467470	0.0058	18.010850	0.0000
EDU	0.014298	0.3152	0.596264	0.0349	1.129271	0.0001
COST	-0.023995	0.0057	-0.242996	0.0708	-0.452578	0.0017
IGCG	-0.002922	0.8247	0.205134	0.3073	0.429261	0.0356

Source: Processing results using EViews 10, processed 2021

In general, each model shows results that are in accordance with the hypothesis but when viewed in terms of significant differences, namely for the estimation model based on ols it is known that there are two variables that are not significant to the dependent variables namely education variables (EDU) and Islamic Corporate Governance (GCG), the same thing is also shown in the estimate using the Maximum Likelihood-Probity model that for the Total Consumption (COST) and Islamic variables. Corporate governance (IGCG) shows an unreal influence.

The results of the study based on the best model then used logite testing that can be seen in the following coefficient estimation.

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Table 4 Regression Estimation Results Using Maximum Likelihood-Logit

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	-290.0405	65.42014	-4.433504	0.0000
ICM	18.01085	4.014827	4.486084	0.0000
EDU	1.129271	0.295224	3.825132	0.0001
COST	-0.452578	0.144421	-3.133735	0.0017
IGCG	0.429261	0.204308	2.101055	0.0356
McFadden R-squared	0.832417	Mean dependent var		0.680000
S.D. dependent var	0.468826	S.E. of regression		0.182817
Akaike info criterion	0.310106	Sum squared resid		3.175098
Schwarz criterion	0.440364	Log likelihood		-10.50528
Hannan-Quinn criter.	0.362824	Deviance		21.01056
Restr. deviance	125.3739	Restr. log likelihood		-62.68695
LR statistic	104.3633	Avg. log likelihood		-0.105053
Prob(LR statistic)	0.000000			
Obs with Dep=0		32	Total obs	100
Obs with Dep=1		68		

$$\begin{aligned}
 KTMZ = & 1 - LOGISTIC(-(-290.040492363 + 18.0108508211 * ICM \\
 & + 1.12927084581 * EDU - 0.452577690574 * COST \\
 & + 0.429261407552 * IGCG))
 \end{aligned}$$

3.2. Discussion

Based on the game of regression results above can be analyzed each independent variable against dependent variables as follows:

1. The coefficient value (β_1)= 18.01085 indicates a positive slope to the decision to choose where to pay zakat with a significance of 5 percent (5%) and with the value of the odds ratio of the income variable (ICM) is 66376258.65 which means that the income variable will have a probability of choosing a place to pay zakat of 66376258.65 times choosing in a formal institution compared to not being formally instituted.
2. The coefficient value (β_2)= 1.129271 indicates a positive slope to the decision to choose where to pay zakat with a significance of 5 percent (5%) and with the value of the odds ratio of the Education variable (EDU) is 3.093400589 which means that the education variable will have a probability of choosing a place to pay zakat of 3.093400589 times to vote in a formal institution compared to not being formally instituted.
3. The coefficient value (β_3)= -0.452578 indicates a negative slope to the decision to choose a place to pay zakat with significance of 5 percent (5%) and with the odds ratio of the Total Consumption (COST) variable is 0.635986463 which means that the total variable of out of circulation will have a probability of choosing where to pay zakat of 0.635986463 times voting in a formal institution compared to not being formally instituted.
4. The coefficient value (β_4)= 0.429261 indicates a positive slope to the decision to choose where to pay zakat with significance of 5 percent (5%) and with the odds ratio of the Islamic Corporate Governance (IGCG) variable is 1.53612191 which means that the Islamic Corporate Governance variable will have a probability of choosing where to pay zakat of Islamic Corporate Governance. I choose in a formal institution compared to not being formally institutionalized.

4. CONCLUSION

The results showed that income is the determining factor in the decision to choose the place of zakat. Meanwhile, based on the results of individual tests showed that income, and Islamic Corporate Governance had a positive and significant effect on the decision of the place to pay zakat. While consumption has a negative and significant influence on the decision of choose place to pay zakat. Overall variable independent (income, education, consumption, Islamic corporate governance) is able to explain the dependent variable (decision to pay zakat) of 83 persen. The remaining 17 percent was explained by variables outside the model or by other variables that were not studied.

5. EXPRESSION

Bagian Based on the results of research that proved that income determines the decision to pay zakat, it is thus expected that zakat management needs to be institutionalized so

that the community can pay zakat in accordance with the nisab that has been determined.

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