HOW RELIGIOSITY, KNOWLEDGE, AND CHARACTERISTICS OF MUZAKKI AFFECT ZAKAT COMPLIANCE

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ABSTRACT

Several things affect the achievement of targets, such as internal and external factors of the zakat management organization. The level of compliance with paying zakat is one of the external factors that can affect the receipt of zakat. So, this research will examine indicators that affect the level of compliance to pay zakat in Indonesia, using religiosity, knowledge, and characteristics of *muzakki*. The approach in this research is a quantitative approach with probit regression. This research collects 200 respondents as samples from Muslim-majority areas, such as East Java, Yogyakarta, Central Java, and South Sulawesi. It is hoped that this research will find indicators that can influence the level of *muzakki* compliance in paying zakat. The probit regression results, of all the variables used, there are two significant variables, namely religiosity and knowledge. Meanwhile, demographic variables such as age, income, education, marital status, and gender are insignificant because some people who pay zakat are not based on whether they have reached *nishab*. They always set aside 2.5% of their income for zakat after payday. The statement reinforces other evidence that people who pay zakat in Indonesia are more driven by factors of faith and trust. Theoretically, this study offers a new research model to explain *muzakki* compliance in paying zakat. Empirically, this research contributes to zakat managers' focus programs on increasing religiosity and knowledge of *muzakki*.

INTRODUCTION

Zakat is a pillar of faith in Islam. Paying zakat is an obligation stipulated in the Quran, the Prophet's *sunnah*, and the Ulama's consensus. Paying zakat not only does the good for the recipient but also fulfills his claim to himself for the purity of his wealth (Saad et al., 2016). The transfer of wealth from someone obliged to pay zakat (*muzakki*) to those entitled to receive zakat (*mustahik*) can reduce poverty levels and develop the community's potential. The existence of zakat has the potential to reduce economic disparities in society. Therefore, zakat is essential to society's social and economic development.

The importance of zakat in a country's system is reflected in the 2017 Indonesian Zakat Outlook report. The report records Indonesia's zakat, *infaq*, and sadaqah (ZIS) from 2002 to 2015. In 13 years, the number of ZIS collections in Indonesia illustrates that ZIS funds have increased by 5,310.15%, and the growth reached an average increase of 39.28%. At the same time, the increase of public awareness is high enough to make alms through the Zakat Management Organization or *Organisasi Pengelola Zakat* (OPZ). The ZIS fund association is higher when compared to GDP growth as a benchmark for national economic growth. In 2009, there was a decline in the national economic growth of 1.3 percent as a consequence of the global financial crisis, but in the same year, the growth of zakat increased by 6.11 percent.

With most of the Indonesia's population being Muslim, with a percentage of 85% or 2016.66 million, the potential of Indonesian zakat is still high. With such a large Muslim population, Indonesia's zakat potential can reach 286 trillion in 2015. However, with such immense potential, only 1.3% of the zakat potential submitted or recognized by the National Amil Zakat Agency or *Badan Pengelola Zakat* (Baznas) is around 8.1 trillion (Aligarh et al., 2021).

Various factors can cause the level of adherence to zakat. Othman (2017) stated that public perceptions and awareness of the benefits of zakat positively impact the level of adherence to zakat. Furthermore, the research also mentioned that the level of religiosity plays an important role in moderating the relationship between people's behavior and their level of compliance. Knowledge of zakat and its benefits are important in shaping one's perception of paying zakat (Saad et al., 2016). Because adherence levels differ, some studies included individual characteristics such as gender, age, marital status, length of education, and income level (Doktoralina, 2017; Ismail et al., 2012; Wahid & Noor, 2005).

Zakat compliance is the obedient attitude of a *muzakki* manifested by fulfilling the obligation to pay zakat *maal* to the Amil Zakat Institution or *Lembaga Amil Zakat* (LAZ). Research on zakat compliance in Indonesia is still rarely found. Some of them analyze the level of compliance in a particular case, such as being limited by profession (Doktoralina, 2017) or limited to certain areas (Mukhlis & Beik, 2013). Therefore, this study will look at the level of adherence to zakat nationally. This study will include several variables such as the level of religiosity, knowledge, and *mustahik* characteristics to see the factors influencing the decision to pay zakat. This research is different from the previous one because it includes the characteristics of *muzakki* as one of the variables. From this research, we can draw conclusions about the policies or steps that the public and the government must take to increase zakat compliance in Indonesian society.

After the introduction at the beginning, this study will discuss the formulation of the problem and objectives. Next, chapter two will discuss the theoretical basis of

research and indicators in seeing religiosity and the level of knowledge. The final chapter will discuss the method of analysis used and continue with the conclusion.

LITERATURE REVIEW

According to Law Number 23 of 2011, Article 4 sources of Zakat Funds mentioned there are two types of zakat that must be issued by *muzakki*, namely zakat *fitrah* and zakat *maal*. The zakat *maal,* which must be issued, includes professional zakat, which is zakat on income obtained from any skills and work that is lawful (Hafidhuddin, 2002). Whether done alone or in connection with other parties, such as income or employee salaries, if their income has reached the *nishab*, zakat must be issued.

Determination of assets or income into sources or objects of zakat must meet the conditions that must be fulfilled. What if a *nishab* property does not meet one of the provisions, for example, not fulfilling the *nishab*, then the asset has not become the source or object of zakat? Legal provisions regarding professional zakat/income are based on the general meaning of the *maal*/*amwal* (treasure) contained in the Quran and the hadith of the Prophet Muhammad related to zakat, as contained in the Surah At-Taubah verse 103 and Surah Adz-Dzariyat verse 19. Other provisions regarding professional zakat/income have been stipulated in the 1st Conference on Zakat in Kuwait, on 29 Rajab 1404/30 April 1984, and in the MUI Fatwa Commission Session in Padangpanjang in January 2009.

Provisions regarding professional zakat/income in Indonesia refer to Law Number 23 of 2011 concerning Management of Zakat Article 4 paragraph 2 letter h (Revenue and Services). In addition, it is also regulated in the Minister of Religion Number 52 of 2014 concerning Sharia and Procedures for Calculating Zakat Mal and Zakat Fitrah and Utilizing Zakat for Productive Businesses.

To determine the calculation of *nishab* and professional/income alms levels, Muslims in Indonesia use the Minister of Religion Regulation Number 52 Article 26 of 2014, concerning Sharia and Procedures for Calculating Zakat Mal and Zakat Fitrah and Utilizing Zakat for Productive Businesses. In that article, the analogy used is the *qiyas syabah*, where the *nishab* standard is set at 524 kg of rice (five *ausaq*) paid when getting the results, while the tariff is analogous to the zakat of gold and silver at 2.5%.

Religiosity is manifested in various aspects of human life. Religiosity is always associated with religion. Religion is a system that has many dimensions. According to Glock and Stark in Ancok (1994), religion is a system of symbols, belief systems, and institutionalized behavioral systems, all centered on problems that are internalized as the most meaningful. Glock and Stark also argued that there are five dimensions of religiosity: the dimension of belief, the dimension of rituality, the dimension of experience, the dimension of religious knowledge, and the dimension of experience. Of the five dimensions, it is manifested in the attitude of carrying out one's

obedience to show commitment to their religious beliefs. According to Ajzen (2005), in the theory of planned behavior (TPB), attitudes towards this behavior are determined by the beliefs obtained about a consequence of a behavior, also called behavioral belief.

On the other hand, Engel et al. (1990) mentioned that knowledge can be defined as information stored in memory. Knowledge is the result of someone's knowledge about something or all human actions to understand something. According to Ajzen (2005), knowledge is a background factor influencing behavior. This factor is related to control beliefs that can support or inhibit the behavior from being predicted. Someone who has knowledge about zakat will encourage someone's interest in paying zakat. Thus, the higher the level of zakat knowledge possessed by the *muzakki*, the higher the interest or compliance of the *muzakki* in paying zakat because he knows about zakat obligations.

Previous Study and Hypothesis

This study uses the TPB theory by Ajzen (1991). This theory is a pioneering work in the study of compliance behavior. Studies in the social sciences have used this theory as a grand theory. Tax and zakat compliance behavior, there have been many studies that try to examine the relationship between attitudes towards obedient behavior and subjective norms on obedient behavior. In addition, some studies include variables of moral obligation and religiosity in obedient behavior.

Religiosity can be defined as the practice of the basic values of Islam or commitment to carrying out religion and teachings in everyday life (Abdullah & Sapiei, 2018). The definition can be interpreted as religiosity will affect religious individuals' behavior, thoughts, and attitudes when faced with problems. Religiosity can be strengthened by human relations and their relationship with God. Whether someone has been practicing the commands of Allah and away from the prohibition, moreover, religiosity can be reflected in the practice of the *sunnah* under the guidance of the Prophet Muhammad.

Based on that, religiosity can be said to be multidimensional. Religiosity can consist of several elements, such as religion, including beliefs, practices, knowledge, and experiences carried out by each Muslim (Khraim, 2010; Salleh, 2012). The element of religiosity in this study uses several constructs, namely faith (*iman*), virtues (*akhlaq*), obligatory duties (*wajib*), and optional rituals (*sunnah*) (Abdullah & Sapiei, 2018; Ahmad et al., 2008; Tiliouine & Belgoumidi, 2009).

Several studies on religiosity concluded that religiosity could reduce the level of fraud (Rettinger, David & Jordan, 2005), the crime rate (Ellis & Peterson, 1996), and tax compliance (Mohdali & Pope, 2014). Farouk et al. (2018) examined the relationship of religiosity to tax compliance in Nigeria. In their findings, religiosity affects tax compliance in three dimensions: obligation, virtue and crime, and optional

rituals. Religiosity is important in terms of zakat compliance because zakat is one of the obligations if one embraces Islam. Therefore, the hypothesis in this study is stated below:

H1: *Religiosity positively influences the compliance of paying zakat*.

Knowledge is defined as a foundation built on information and experience that can be used as a tool to answer a question or deal with a problem (Goldstein, 1993). In the case of zakat, the level of knowledge is important, especially about zakat *maal*. The various forms of zakat *maal*, such as the zakat of profession and zakat of agricultural products, require a person to know the conditions when he is affected by zakat.

Saad et al. (2016) examined the factors that influence the adherence of Muslim entrepreneurs in Malaysia to give to charities. The model includes education as an internal factor that encourages someone to pay zakat. Not only the conditions but the knowledge of the benefits of zakat must be understood by a *muzakki*. So that in addition to abolishing obligations, they will be more satisfied because zakat is used to empower the *ummah*. The level of knowledge becomes important in determining the compliance of someone paying zakat. Therefore, the second hypothesis in this study is:

H_2: *The level of one's knowledge of zakat influences the compliance of paying zakat*.

Entering the characteristics of individuals, *muzakki* paying zakat can see in more detail that each individual has a different level of tax compliance. Some studies, such as Abdullah and Sapiei (2018), made individual characteristics their main variable. More precisely, they want to determine whether zakat adherence between women and men differs. In addition, they also include education as a determinant of adherence to one's zakat.

Controlling several characteristic variables will provide a more specific picture of the direction of a policy. Suppose more types of characteristics can be controlled, such as income, family responsibilities, and other variables. In that case, they provide a descriptive reason for the individual characteristics of why he paid zakat or not. Entering individual characteristics becomes important in seeing one's zakat compliance. Therefore the following hypothesis is:

H_3: *Individual characteristics influence the obedience of one's zakat*.

RESEARCH METHODS

This research is a quantitative study that examines the relationships or hypotheses that were previously conceptualized (Neuman, 2014). This study uses primary data collected through a questionnaire. Respondents' answers will be quantified and can then be interpreted. The sample in this study is Muslim individuals who have worked, totaling 200 people. Sampling is based on a nonprobability sampling technique with a purposive sampling method. Data collection in this study will be carried out using an online-based questionnaire using Google Form. The form was given directly to respondents in East Java, Yogyakarta, Central Java, and South Sulawesi.

In this research, paying zakat compliance is used as a dependent variable. Zakat compliance in question is the willingness of people who have fulfilled the requirements as *muzakki* and do zakat in the last year. The measurement method of measuring the device has been carried out by Abdullah and Sapiei (2018); Obaidullah and Manap (2017). The zakat compliance score takes the form of a binary bill which continues with why paying zakat.

Individual religiosity in this study focuses on the relationship of individuals in implementing religious activities in daily life. This variable is measured based on Abdullah and Sapiei's (2018) research. Their research divided religiosity into four items, namely faith, morality, performing mandatory commands, and performing prayer commands. Each answer is in the range of 1-5. Individuals who often feel (every day) doing the fourth indicator of these items will get the lowest value of 1 and the highest value of 10. Then individuals will be grouped into dummy religiosity based on the average level of faith. Individuals with values above the average are equal to 1, while those below the average are equal to 0.

In this study, the level of knowledge in question is the knowledge of zakat mal (professional zakat). The variable is measured based on Othman's (2017) research and the Baznas literacy index. This study uses ten questions about basic and advanced knowledge of zakat. The ten questions are multiple-choice to be chosen by the respondent. The maximum value of knowledge is 7, and the lowest value is 0. Then the value is added to the knowledge variable.

The intended individual characteristics are the sociodemographic characteristics of the respondents. Some of the characteristics used are based on Doktoralina's (2017) research, such as gender, age, marital status, income, and the number of household members. By combining the knowledge, religiosity, and sociodemographics of each respondent, the research model can be written as follows:

$$P(X)_i = \beta_0 + \beta_1 Religiosity_i + \beta_2 Knowledge_i + +\beta_3 Characteristics\ of\ Muzakki_i + \varepsilon_i$$
(1)

In the model, $P(X)_i$ is the probability of zakat compliance level on individuals (i). Knowledge$_i$ is the respondent's knowledge of zakat. Religiosity$_i$ is the respondent's level of faith, which is assessed from three aspects: faith, morality, implementation of obligations, and implementation of the case of the *sunnah*. Characteristics of Muzakki$_i$ are the individual sociodemographic such as age, type of work, husband/wife education, family dependents, marital status, and total income.

To get the study's accuracy, a questionnaire test will be distributed, namely the validity and reliability tests. The estimation method used in this study is probit regression. Basically, probit regression is a qualitative response model based on the normal distribution probability function (Φ). The probit model can be written using the following equation (Cameron & Trivedi, 2005):

$$P_i = \Pr[y_i = 1 \,|A_i] = \Phi (\beta_0 + \beta_i A_i) \ldots\ldots\ldots(2)$$

In the above case, $P_r(\,y_i = 1|A_i)$ is the probability of an event occurring in *A,* and *A* is a variable determining patient satisfaction. The function $\Phi\,(.)$ is the cumulative distribution function (CDF) for normal standards, so $P_i = \int_{-\infty}^{\beta_1+\beta_2 X_i}(2\pi)^{-1/2}\,e^{-z^2/2}dz$. The value of the probit model can only see the probability in a positive or negative direction. We need to look at the marginal effect ($\frac{\partial p}{\partial X_j} = \phi\,(X'_i\beta)\beta_j$) of the probit model to determine how much the X variable affects the level of patient satisfaction. After seeing and knowing the regression results, the next step is to do the goodness of fit on the model. This test aims to see whether the model we have built is correct.

RESULT AND ANALYSIS

This research uses a sampling-based on nonprobability sampling technique with a purposive sampling method. This research focuses on Muslim individuals who have worked and know this research through various media. Data retrieval is done using the help of Google Form, distributed in several media. The results from the collection of sample data contained 200 answers. The total sample of 200 people already meets the requirements of normal data distribution. Nurudin et al. (2014) explained that the sampling distribution would normally be distributed from the average sample if it has a sample size greater than 30. If the origin of the population distribution is symmetrical, then the distribution will be normal if the sampling of the average sample size is greater than 15. If the origin of the population distribution is normal, then the distribution will remain normal if sampling from the average sample regardless of the sample size.

Through the results of the questionnaire, several characteristics of respondents obtained are as follows:

Table 1
Respondent Characteristics

Characteristics of Respondents (*Muzakki*)		N	Percentage
Age	21-25 years old	70	35%
	26-30 years old	50	25%
	31-35 years old	52	26%
	36-40 years old	8	4%
	>40 years old	20	10%
Sex	Male	95	47.5%
	Female	105	52.5%
Marital status	Married	110	55.0%
	Single	90	45.0%
Education	High school	13	6.5%
	Bachelor	114	57.0%
	Master's Degree	73	36.5%
Income	<IDR 3,6 million	71	35.5%
	IDR 3,7 million - IDR 4,6 million	37	18.5%
	IDR 4,7 million - IDR 5,6 million	32	16.0%
	IDR 5,7 million - IDR 6,6 million	14	7.0%
	>IDR 6,7 million	46	23.0%

Source: Data Processed by the Author

Based on Table 1, most respondents who participated in this survey were 21-25, namely 35%. After that, the age range of 31-35 years was followed by 26%. the age range of 26-30 years by 25%, the minimum age range of 36-40 years is only 4%. Respondents of this study, both men and women, have a nearly balanced percentage. Men are 95 respondents or 47.5%, and women are 105 respondents or 52%. One hundred ten people, or 55% of respondents, are married, and 45% are single. Performance respondents in this study had a minimum high school education of 13 people or 6.5%. At the same time, the highest level of education is a bachelor's degree with 114 people or 57%. Respondents also have a master's education status of 73, equivalent to 36.5 percent. The highest amount of income of respondents is in the range of <3.6 million every month. Then followed by> 6.7 million by 46 people or around 23%. The number of respondents' opinions is very varied. Of the total, 59.5% claimed to have paid income zakat, while about 40.5% have not paid zakat. Furthermore, this study will analyze the role of the level of faith and knowledge of zakat.

The probit regression results in Table 2 show two significant variables: religiosity and knowledge of funds. Meanwhile, demographic variables such as age, income, education, marital status, and gender are not significant.

Based on Table 2, religiosity has a positive effect on the level of obedience of someone in paying zakat. The coefficient of the magnitude of religiosity is 0.0325 or 3.52%. The result can be interpreted that the higher the level of religiosity a person has, the probability of paying zakat is higher by 3.52%

Table 2
Probit Regression Results

	Regression Probit	Marginal effect dy_dx
Religiosity	0.0940***	0.0325***
	(0.0221)	(0.00661)
Knowledge	0.242***	0.0839***
	(0.0857)	(0.0279)
Age	0.00434	0.00150
	(0.0146)	(0.00506)
Income	-0.000416	-0.000144
	(0.0594)	(0.0205)
Education	-0.134	-0.0462
	(0.167)	(0.0572)
Marital status	0.173	0.0597
	(0.234)	(0.0804)
Gender	0.233	0.0805
	(0.190)	(0.0650)
_cons	-6.537***	
	(1.609)	
prob chi^2	0.0005	
N	200	200

Source: Data Processed by the Author

Besides religiosity, other variables, such as knowledge, conclude a 0.0839 or 8.39% marginal effect value. The reseult can be interpreted that the higher the level of one's knowledge, the probability that someone is paying zakat is higher by 8.39%. The probability of the chi^2 value in Table 2 is 0.0005, which is less than the significant value of 0.05. Hence, H_1 is accepted, and H_0 is rejected. The independent variables influence significantly simultaneously on the dependent variable, namely obedience to pay zakat.

Discussion

This study examines the effect of religiosity, knowledge, and characteristics of *muzakki* in terms of age, income, education, and marital status on compliance with paying zakat. The results show that religiosity significantly affects compliance in paying zakat. These results are consistent with previous studies (Abdullah & Sapiei, 2018; Azman et al., 2015; Idris et al., 2012; Othman, 2017). This study identifies four dimensions, namely the dimension of faith, the dimension of obligation (mandatory), the dimensions of virtue and evil (*akhlaq*), and optional rituals (*sunnah*). A Muslim with a commitment to faith, who carries out their obligations (obligatory worship), practices optional rituals (*sunnah* worship), and possesses noble moral virtues are very likely to comply with zakat obligations.

Religiosity is an important factor in determining the probability of someone paying zakat. The results are in accordance with Othman (2017), who stated that the level of religiosity plays an important role in moderating the relationship between community behavior and the level of compliance. Muslims who practice Islamic values and engage in various religious activities tend to fulfill their zakat obligations

because they respect Islamic values and tend to internalize the hopes and principles of their faith (Idris et al., 2012). Overall, the findings show that four dimensions of faith, religious practice (mandatory and *sunnah*), and virtue (*akhlaq*) are factors driving zakat compliance behavior. These findings have increased our insight into which characteristics or dimensions of religiosity are actually relevant to understanding zakat compliance behavior. In terms of formal religious education, this study found no significant relationship between formal Islamic education background and zakat compliance behavior.

In addition to the religiosity variable, knowledge significantly affects the compliance of zakat payers. This result is also consistent with previous research (Saad et al., 2016; Zainol, 2008). This empirical evidence finds that one's knowledge also encourages individuals to be more likely to pay zakat. Knowledge is very important in encouraging people to pay zakat, especially zakat *maal*. People sometimes do not want to pay zakat because of their ignorance in calculating how much zakat should be issued. This result is in line with several studies, such as Saad et al. (2016), which said that knowledge about zakat and its benefits is important in shaping one's perception of paying zakat. Other research on the level of knowledge of zakat also explains that the higher the level of knowledge of zakat, the individuals tend to have good and obedient behavior (Idris et al., 2012; Martono et al., 2019; Noor et al., 2004).

While some individual demographic characteristics, such as age, income, education, marital status, and gender, do not affect compliance in paying zakat. Age and income are not significant because some people who pay zakat are not based on whether they have reached *nishab* or not. They always set aside 2.5% of their income for zakat after payday. Education is also not significant because the majority of the Muslim population in Indonesia has gained an understanding in formal schools about the obligation to pay zakat. This result is directly proportional to the results of Abdullah and Sapiei's (2018) research that educational background does not affect compliance with paying zakat. In addition, the dimensions of gender and marital status also do not affect compliance in paying zakat. This result is in contrast to previous studies, which reported that women had a higher level of compliance in paying zakat (Wahid & Noor, 2005). Different results are shown by Abdullah and Sapiei (2018) that men have a higher level of awareness of paying zakat compared to women. Apart from inconsistent research results, researchers believe that people paying zakat in Indonesia are driven more by faith and piety factors.

CONCLUSION

From the discussion, this study concludes that the level of community compliance with zakat payments is relatively high. The results showed that the religiosity factor with the dimensions of faith, religious practice (mandatory and

sunnah), and virtue (*akhlaq*) had a positive and significant effect on compliance in paying zakat. Likewise, the individual's knowledge has a significant effect on compliance in paying zakat. In addition, the *muzakki* characteristic factor regarding age, income, education, and marital status on obedience to pay zakat does not affect compliance in paying zakat.

The findings of this study have important implications not only for knowledge but also for zakat institutions. An important implication of the findings of this study is that the identified factors such as religiosity and knowledge can be used as material to formulate appropriate policy program strategies to increase zakat payment and, in the long term, may increase zakat institutions' revenue. In addition to the contribution, this study also has limitations; the amount of data is larger, and the scope is more expansive to generalize what has been proven in the contribution of these findings. Therefore, further research on a similar topic is highly recommended for research with a larger amount of data and a wider scope, especially from various professional backgrounds and regions. In particular, further research can explore other factors, such as the current state of health and the global economy.

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