

Religiosity, Literacy, Income, and Accessibility to Awareness in Professional Zakah Payment: A Quantitative Study

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ABSTRACT

The aim of this research is to determine the influence of religiosity, level of literacy, income, and accessibility to the consciousness of paying profession zakâh. This research uses quantitative methods and applies multiple regression analysis. We use purposive random sampling with 124 samples which represent Moslems from 14 districts in Indonesia. Based on multiple regression analysis, it can be seen that religiosity, literacy, income, and accessibility have significant effects to the consciousness of paying profession zakâh. Therefore, this study encourages zakah institutions to improve its accessibility including location and payment to increase the consciousness of paying zakâh on profession.

Keywords: religiosity, literacy, income, accessibility, consciousness, zakah

INTRODUCTION

Zakah is an obligation in Islam, but practically not every Moslem pays zakah. The collection of zakah in Indonesia is still low. One of the factors that affect the number of zakah collection is the consciousness of people paying zakah (Istiqomah and Asrori, 2019). A moslem most likely to do prayers, fasting, and palmer to Mecca (hajj) rather than paying zakah (Thoyib, 2002). The consciousness of doing prayers, fasting, and palmer to Mecca (hajj) is different with the consciousness of paying zakah. Zakah is the embodiment of human relationships with others (*hablumminannaas*). Thus, the importance of the relationship of paying zakah is not only a matter of faith but also social godliness.

Zakah is one of the important instruments for Moslem's welfare development in Indonesia. People who pay zakah is helping the economy and encourage poor people so they can have a better life (Hafidhuddin, 2002). The

consciousness of profession Zakah expected to make changes and bigger impacts in infrastructure development, and economics condition for those who needed it.

Qardawi (1987) has seen the evolving profession and the development of various professions and tried to explain contemporary zakah ideas to support the welfare of Muslims through professional zakah. In his book, Qardawi (1987) also explains;

"if we collect from farmers even though as tenants, as much as one-tenth or one-twentieth of the crops or fruits, why shouldn't we collect from an employee or a doctor, for example, a quarter of his income"

Qardawi (1987) considers that the income earned from the profession of a Muslim, as long as it has met the *nishab*, is obliged to pay zakah on that income. Although there are still differences of opinion regarding this matter, professional zakah is seen to

provide justice to Muslims. In other words, it is not only farmers and breeders who are obliged to distribute zakah, but every Muslim who earns income from any profession and has reached the *nishab*, is obliged to pay zakah from the profession.

Profession zakah is publicly known in several countries in the world, including Malaysia and Pakistan. The Malaysian National Fatwa stipulates the mandatory zakah decision for someone who has met the requirements to pay (Abu Bakar and Rashid, 2010), while Pakistan has a computerized system of collecting zakah. It is different from Bangladesh, although many of the

population are Muslim, the knowledge of professional zakah and zakah in general, is still quite low (Uddin, 2016). Muslim residents in Bangladesh are only charged zakah on assets that are not personal items such as housing, cars, clothing, furniture, and other household items. In Indonesia, professional zakah has a high potential for acceptance. The achievement of zakah acceptance in Indonesia is dominated by professional zakah. Table 1 shows the amount of professional zakah compared to another zakah in zakah receipts in Indonesia from 2015 to 2018.

Table 1. Profession Zakah Collection in Indonesia from 2015-2018

Year	Type of Zakah	Zakah Collection (in Rupiah)	Entire Zakah Profession (in Rupiah)	Percentage
2015	Zakah Maal-Individual income	1,920,384,584,026	3,650,369,012,965	52.61%
	Zakah Maal-Badan	157,823,481,692		4.32%
	Zakah Maal-Others	63,016,490,414		1.73%
	Zakah Fitrah for Ramadan	168,116,668,883		4.61%
2016	Zakah Maal-Individual Income	2,843,695,144,686	5,017,293,126,950	56.68%
	Zakah Maal-Badan	620,546,547,627		12.37%
	Zakah Maal-Others	0		0%
	Zakah Fitrah	273,975,100,183		5.46%
2017	Zakah Maal-Individual Income	2,785,208,957,779	6,222,371,269,471	44.75%
	Zakah Maal-Badan	307,007,314,242		4.93%
	Zakah Maal-Others	0		0%
	Zakah Fitrah	1,101,926,162,357		17.70%
2018	Zakah Maal-Individual Income	3,302,249,700,640	8,117,597,683,267	40.68%
	Zakah Maal-Badan	492,422,843,634		6.07%
	Zakah Maal-Others	0		0%
	Zakah Fitrah	1,112,605,640,958		13.71%

Source: BAZNAS National Zakah Statistics, 2015-2018.

The amount of professional zakah collection above has shown that professional zakah is the main component of zakah in Indonesia. In 2017, professional zakah receipts

decreased significantly from previous years. This decrease in professional zakah acceptance may have something to do with the awareness of professional zakah in society. Therefore, awareness

in paying the zakah profession is important to research.

Previous research by Abu Bakar and Rashid (2010) concluded that the two main reasons for the delivery of professional zakah are social obligations towards Muslims, and in part of their wealth, there are rights of the poor and needy. Pangestu (2017), also explains that the level of faith, zakah literacy, accountability and transparency of financial reporting of the Amil Zakah Institution has a significant positive relationship to the motivation to pay zakah. The results of this study are different from the research of Farah, Othman, and Omar (2017) which concluded that religiosity does not have a significant effect on a person's intention to pay zakah.

Istiqomah and Asrori (2019) explains that the level of literacy, accountability, and transparency of the zakah positive effect on confidence *muzakki* to the institution of zakah collection. Merlinda, Burhan, and Ekawaty (2016) in his research on the factors that influence the decision to pay zakah commerce concluded that the decision to pay zakah strongly influenced by income and knowledge of her about charity. Furthermore, Merlinda *et. al.*, (2016) explained that *muzakki* has a preference for distributing zakah through non-formal institutions or directly to specified recipients. This phenomenon clarifies the fact that accessibility can affect awareness of paying zakah on profession. Accessibility is meant not only the accessibility of regional coverage but also information technology and finance.

This study is different with previous research by Merlinda, *et al.*, because this study uses awareness of profession zakat as the dependent

variable, while previous research by Merlinda, *et al.*, (2016) uses the zakat commerce variable. We also expands the scope of the sample, throughout Indonesia, This study also adds an accessibility variable, which was previously used in Gurning and Ritonga's (2015) research to explain its relationship with zakat awareness in general.

Zakah on Profession

Zakah on Profession is a contemporary zakah idea initiated by Yusuf Qardawi in his book entitled *Fiqhuz Zakah*. According to him, professional zakah is zakah that comes from the income of the work from the skill of the hands or brains, and the work done for other parties (Qardawi, 1987). Qardawi argues that the provisions of professional zakah should be equated with other zakah maal, to provide justice to Muslims regardless of their source of income.

Imam Abû Hanîfah, is one of the scholars who support the obligation of professional zakah (Qardawi in Ghofur, *et al.*, 2016). According to him, the zakah must be paid in income when it reaches the full year to the owner unless the owner has similar assets to which zakah must be paid. If this situation occurs, professional zakah can be issued at the beginning of the year provided that it has reached the *nishab*. Therefore, no matter how much income a person earns, even though it is close to a year from the arrival of similar assets, that person is obliged to pay professional zakah together with the principle of similar assets.

Awareness of Paying Zakah

Consciousness is to know and understand, a conscious human being is a unique form in which he can put

himself by his faith (Aulia, 2015). Geller (in Wardhani, 2008) explains that there are four levels of awareness in a person. These stages include: 1) *Unconscious Incompetence*, which is the initial stage where a person is not able to understand what to do, 2) *Conscious Incompetence*, when someone understands what to do, but there needs to be learning to do it right. 3) *Conscious Competence*, the stage where a person does something correctly following the established rules, and 4) *Unconscious Competence*, which is the final stage when a person has a habit and knows exactly what he is doing. Soekanto (2002) states that awareness has several indicators in the form of stages, namely: knowledge, understanding, attitudes, and patterns of behavior or action. In another case in the field of psychology, consciousness includes three things, namely perception, thoughts and feelings (Atkison in Wardhani, 2008)

Religiosity

Religion shows the religious aspects that are lived by each individual (Mahampang, 2017). Glock and Stark (in Ancok and Suroso, 1994) explains, religiosity is a reflection of the size of the level of knowledge, strength of conviction, worship perseverance, as well as the depth of appreciation to the religion's adopted, not just a visual activity, but also activity that is not seen but is felt in the heart someone. Furthermore, Glock and Stark (in Ancok and Suroso, 1994) describe the five dimensions of religiosity, namely: 1) the ideological dimension, 2) intellectual dimension, 3) ritualistic dimension, 4) experiential dimension, and consequential dimension.

Ahmad (2007) in the theory of Islamic motivation, explains that a

Muslim's motivation can be influenced by rewards or punishments so that Muslim belief in the rewards of paying zakah can affect his awareness of paying zakah. Five dimensions of religiosity will be used as indicators of this variable. Previous research by Pangestu (2017) and Kartika (2019) concluded that religiosity has a positive relationship with interest in paying zakah. These results are supported by other research by Satrio and Siswanto (2016) which explains that religiosity has a positive influence on the interest in paying zakah professionally. This means that the more religious a person is, the higher his awareness in paying zakah on profession will be higher.

Literacy

Literacy comes from the Latin *littera* (letter) which is defined as mastery of writing systems and the conventions that accompany them (Saomah, 2017). Literations is a stage of social behavior in which the individual is considered able to read, interpret, and analyze information and knowledge. Literacy is closely related to someone's knowledge. Someone who has extensive knowledge about a matter can be said to have a high literacy level, while someone who has a narrow knowledge of something is said to have a low literacy level.

The level of zakah literacy is the level to which Muslims understand zakah. Good zakah literacy will have an impact on active participation in literacy (Istiqomah and Asrori, 2019). BAZNAS (2019) researched zakah literacy in Indonesia and divided the level of the literacy index into two, basic knowledge of zakah and advanced knowledge of zakah. Basic knowledge is proxied in the knowledge of zakah in general, the obligation to pay zakah, 8 *asnaf*. calculation, and the object of

zakah. While advanced knowledge is proxied in the knowledge of institutions, regulations, impacts, distribution programs, and digital zakah payments.

The theory of Islamic motivation according to Alawneh and the results of previous research has a concordant conclusion that the higher a person's knowledge or literacy, the more motivated he will be to gain achievements, including in paying zakah profession. Previous research by Istiqomah and Asrori (2019), concluded that *muzakki* literacy has a positive influence on their belief in zakah management institutions. Pangestu (2017) in his research also supports the conclusion that zakah literacy has a positive effect on the motivation to pay zakah (Pangestu, 2017). This means that the higher the level of literacy of a person, the awareness in paying zakah profession will increase.

Income

According to the Kamus Besar Bahasa Indonesia (KBBI), income is the result of business work or so on. Income is also defined by Ninik (2016) as a measure of the value of revenue in currency units of work over a certain period. Income is an important factor in determining the amount of professional zakah obligation. The requirements for zakah on profession include reaching the *nishab* and fulfilling the haul. *Nishab* is the minimum limit of assets to be able to give zakah (Ramadhona, 2006), which means that when the income reaches a certain amount, then someone is only subject to the obligation of professional zakah. Previous research (Merlinda, et al., 2016) suggest that individuals who have a high income. are also potentially high to pay zakah.

Islamic Motivation Theory explains that humans can be accountable for their assets. The more assets he owns, the higher his ability and awareness should be in paying zakah professionally. The latest research shows that the income effect on the public interest to pay zakah in Amil Zakah (Satrio and Siswantoro, 2016).

Accessibility

Accessibility is a measure of whether a location is easy or difficult to reach using transportation (Black in Marganti, 2015). In simple terms, the accessibility indicator can be measured based on the distance. If one area adjacent to other areas, it can be said of accessibility in between the two regions are high, and vice versa (Tamin in the Bible, 2000). Accessibility can also be seen by paying attention to the number of network systems available in an area.

The development of financial technology allows people to pay zakah online or so-called e-payment. Electronic payments are payment mechanism that uses the media without involving cash (Fatonah, Yulandari & Wibowo, 2018). The payment of zakah itself has undergone many developments in payment methods. Therefore, the accessibility in this study is not only measured by the area, the availability of information and services and the location of the zakah management organization, but also the accessibility of professional zakah *e-payment*.

Ahmad (2007) in Islamic Motivation Theory explains that humans have the right to choose the desired action. Merlinda, *et al.* (2016) explain that the majority of *muzakki* choose to deliver their zakah privately without going through the Zakah

Management Organization (Merlinda, *et al.* 2016). One of the causes of this phenomenon is the lack of access for *muzakki* to the Zakah Management Organization. Based on this phenomenon, it can be said that the easier the accessibility, the higher the awareness of paying zakah profession.

RESEARCH METHOD

This research is quantitative research. The method used is quantitative analysis which analyses data in numerical form (Istijanto, 2005). Data research is the primary data collected by distributing questionnaires through a *google form*. The criteria for respondents in this study are 1) Muslim, 2) residing in Indonesia, 3) already working, and 4) earning the same as or above *nishab*. This study uses a population of all Indonesians who are Muslim. The sample taken is a Muslim who has an income above *nishab*. Measurement of samples from an unknown population uses the Lemeshow formula (Riduwan and Akdon, 2010), as follow:

$$n = \frac{Z\alpha^2 \times P \times Q}{L^2}$$

Information:

- n = Minimum sample size
- Z α = The standard value of the distribution according to the value $\alpha = 5\% = 1.96$
- P = prevalence of *outcome*. Because the data has not been obtained, then P is used for 50%
- Q = 1 - P

Based on the formula, the minimum number of samples based is 96 respondents. In this study, the number will be rounded up to 100 respondents.

Variable Measurement

Variable measurement in this research is using the Likert Scale (*Likert Scale*). Each question will be assessed by scale of 1 - 5. Assessment questionnaire scores are: 1) STS highly do not agree given a score of 1, 2) TS does not agree given a score of 2, 3) R or in doubt is given a score of 3, 4) S agree to be given a score of 4, and 5) SS strongly agree given a score of 5.

RESEARCH MODEL

The data analysis used in this study is regression analysis. This study aims to see the correlation between religiosity, level of literacy, total income, and accessibility with the awareness of paying professional zakah. Multiple Linear Regression is useful to examine the effect of one or more independent variables. The dependent variable. Multiple linear regression model as follows:

$$Y = \alpha + \beta_1(X_1) + \beta_2(X_2) + \beta_3(X_3) + \beta_4(X_4) + e$$

Information:

- Y = Consciousness Paying Zakah
- X1 = Religiosity
- X2 = Literacy Level
- X3 = Total Income
- X4 = Accessibility
- α = Constant
- β = Coefficient
- e = Error

RESULTS AND DISCUSSION

Description of Research Data

The data collection period was carried out on April 20-May 6, 2020. During that time, the number of respondents

obtained was 222 questionnaire data from 14 regions in Indonesia. However, there were 98 questionnaire data that were eliminated because they did not meet the *nishab* and had an extreme value so that the number of questionnaire data processed in this study was 124.

Religiosity to the Awareness of Paying Profession Zakah

Religiosity has positive effect on Awareness of Paying Professional Zakah, is supported by data. These results are consistent with previous research conducted by Abu Bakar and Rashid (2010), namely that religiosity affects awareness of paying professional zakah. Pangestu (2017) explains that the level of faith, knowledge of zakah, accountability and transparency of financial reporting has a positive and significant relationship to the motivation to pay zakah. The regression coefficient is positive at 0.177 which indicates that the higher a person's religiosity, the more his awareness in carrying out the obligation to pay zakah on profession will also increase.

Ahmad (2007) in the Theory of Islamic Motivation, explains that one of the factors that can encourage the motivation of a Muslim is external stimuli. External stimuli are rewards or punishments that motivate a person's behavior, including paying zakat. Higher religiosity makes a better understanding in what is recommended in Islam, including zakat. Therefore, the increasing of religiosity, the awareness of a person in carrying out the obligation to pay zakat profession also increases.

Literacy to the Awareness of Paying Profession Zakah

Islamic motivation theory (Alawneh: 1998) explains that basically, knowledge will motivate people to get achievements, encourage and guide people to be free to do everything. Good literacy mastery is the basis of a person's behavior and point of view. Based on the data, literacy has positive effect on Awareness of Paying Professional Zakah. The higher the level of literacy, then the higher awareness of Paying Zakah Profession. This is consistent with the previous research of Istiqomah and Asrori, (2019), and Mukaromah and Anwar (2019) which concluded that literacy has a positive effect on awareness of paying professional zakah.

Income to the Awareness of Paying Profession Zakah

Income is an important factor in determining the obligation to pay zakat on profession. However, not everyone whose income exceeds the *nishab* has the awareness to pay zakat professionally. However, the results of this study indicate that basically, the increasing amount of a person's income will increase his awareness of paying zakat on profession. The test results show that total income has a positive effect on the awareness of paying professional zakah. This contributes to previous research conducted by Kartika, (2019) and Satrio and Siswanto, (2016).

The test result shows that accessibility has a positive influence on the awareness of Paying Zakah Profession is supported by data. This contributes to previous research by Gurning and Ritonga (2015) which state that the service and location of the Zakah Management Institution or Organization (OPZ) affects the level of public awareness. In this research, the

accessibility is not only based on the location of the Zakah Management Institution or Organization, but also access to financial technology such as *online* zakah payment services and reporting systems. Islamic Motivation Theory (Ahmad, 2007) states that humans have the right to choose the action they want. A person's choice to deliver their zakah is closely related to the accessibility of the Amil Zakah Institute. Accessibility must have the ability of affordability, which is able to influence a person's desire to do something. Therefore, the easier access to zakah payments, it can increase awareness of *muzakki* paying zakah professionally.

LIMITATIONS AND CONCLUSIONS

This study aims to examine the effect of religiosity, level of literacy, total income, and accessibility on the awareness of paying professional zakah in Indonesia. The results of data analysis concluded that all independent variables, namely Religiosity, Level of Literacy, Total Income, and Accessibility significantly affect the Awareness of Paying Professional Zakah. Partially, the variables of religiosity, level of literacy, total income, and accessibility have a positive effect on awareness of paying professional zakah.

The author realizes that this research is not perfect. There are several limitations, including: 1) the number of respondents is limited to 124 respondents, 2) the period of distributing the questionnaires is short, 3) the adjusted R square value is 77.5% so that it is not able to explain all the factors that affect the awareness of paying professional zakah, and 4) limited number of independent

variables. The author suggests the next research to add another independent variable that might affect the awareness of paying zakah on profession. The questionnaire data collection can also be expanded in other predominantly Muslim countries such as Malaysia, Bangladesh and Bahrain.

RECOMMENDATIONS

This research expected to contribute to the management of BAZNAS/Regional BAZNAS/LAZ to increase public literacy regarding the obligation of paying professional zakah. Increased literacy can broaden the knowledge of *muzakki* and expected to increase awareness of paying professional zakah. This research also encourages related parties to improve zakah services by paying attention to regional accessibility, and financial technology to facilitate the receipt and distribution of zakah in Indonesia.

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