



The Effect of Income, the Role of the Government, and Cleric on the Decision to Pay Professional Zakat in Pekanbaru City

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ABSTRACT

The problem of poverty in countries with a Muslim majority can be overcome by optimizing the utilization of zakat. One form of zakat that has great potential to be optimized is income zakat or professional zakat. According to the Pekanbaru Baznas, the potential for zakat could reach Rp90 billion. The method of data analysis in this study is to use a binary logistic regression model. This method was chosen because it is a standard analytical method when the outcome variable is dichotomous and is measured with a value of 1 or 0, where 1 = decision to pay professional zakat and 0 = decision not to pay professional zakat. The results of this study are the income variable has a positive and significant effect on Muzakki's decision to pay professional zakat in Pekanbaru City, which is 35.6%. However, the role of the government and the role of the ulama have no significant effect on Muzakki's decision to pay professional zakat in Pekanbaru City. Based on the research that has been done, it can be concluded that the variables of income, the role of the government, and the role of the ulama together have a significant effect, but partially the role of the government and the role of the ulama have no significant effect on Muzakki's decision to pay professional zakat in Pekanbaru City. Thus, in making a decision to pay professional zakat,

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INTRODUCTION

One of the most crucial economic problems in a country is poverty and income inequality. However, for countries with a Muslim majority, these problems can be overcome by optimizing the utilization of zakat. Zakat has great opportunities and potential to continue to be developed in alleviating poverty. In the last decade, zakat has experienced a very rapid development. However, the very rapid growth of zakat acquisition turned out to be very inconsistent with the proper utilization of zakat. ((Iskamto, 2012; Iskamto & Yapentra, 2018; Mubarak, I, et al, 2017).

Zakat is the third pillar of Islam and is a dimension of worship to Allah SWT as a means to get closer to the Creator and also a means for harmony and stability in the relationship between humans and other humans. Zakat is not just the realization of a Muslim's concern for the poor, but it is an obligation for Muslims to clean up their wealth and as a sign of proof that we are Muslims obeying Allah's commands and providing benefits to fellow people to complete the economy for our fellow ummah (Abdelbaki, 2013).



The obligation of a Muslim to pay zakat is contained in one of the verses in the Qur'an in the letter Al-Baqarah: 43 "

الرَّائِعِينَ ارْكُوعُوا الرُّكُوعَ الصَّلَاةِ

It means:

"Establish prayer, pay zakat and bow with those who bow." (Surat al-Baqarah: 43)

Based on the verse above, we can draw the conclusion that actually paying zakat is an obligation just like prayer. Indonesia is a country with a large population, the majority of whom are Muslims. Zakat is one of the obligations of Muslims that must be fulfilled for those who can afford it. (Sari, 2019)

The potential of zakat in Indonesia reaches 3.4% of Indonesia's GDP in 2018, this illustrates the large potential of zakat that can be used to increase efforts to improve the welfare of the people and reduce poverty levels. It can be concluded that zakat in Indonesia has enormous potential, but unfortunately this great potential is not accompanied by the realization of a large collection of zakat. The amount of Zakat received by the Amil Zakat Institution/Badan Amil Zakat is not in accordance with the number of Indonesian Muslim population which reached 209.12 million people in 2010 or equivalent to 87.17% of the total population of Indonesia which reached 239.89 million people. In 2020, Indonesia's Muslim population is predicted to increase to 263.92 million people and increase to 256.82 million people in 2050. With this increase in population, it is estimated that the amount of zakat income will increase from Muslims who make up the majority of the Indonesian population. (BAZNAS,2018)

One form of zakat that has great potential to be optimized is income zakat or professional zakat. Profession Zakat is a contemporary zakat initiated by Yusuf Qardawi in his book Fiqhuz Zakat, according to Qardawi, professional zakat is zakat obtained from work income from hand or brain skills, and work done for other parties. Qardawi argues that the provisions of professional zakat must be equated with other zakat maal, in order to provide justice to Muslims regardless of the source of income. Qardawi's opinion is supported by Imam Abû Hanifah, one of the scholars who supports the obligation of professional zakat. (Qardawi, 2011).

Professional zakat is part of zakat maal that must be issued on assets derived from regular income / income from work that does not violate sharia. The Fatwa of the Indonesian Ulema Council (MUI) explains that the income in question is any income such as salaries, honoraria, wages, services, and others that are obtained in a lawful way, both routinely such as state officials, employees, employees, or non-routine such as doctors, lawyers, consultants, and the like, as well as income earned from other independent work. The nishab of zakat on income is 85 grams of gold per year while the level of zakat on income is 2.5%.

Riau Province, which is a province dominated by Malay tribes, has very strong Islamic values. In 2019, the population in Riau province was 6,971,745 people, of which 87.47% were Muslims. Based on the number of people belonging to the group of those who are obliged to pay zakat (muzaki), the amount of zakat potential that can be collected in 2020 in Riau province is Rp. 1.2 trillion. However, the realization of Riau's zakat receipts is only 116 billion (Antara, 2021). The acquisition of zakat which is far below this potential illustrates that the muzakki in Riau province have not yet optimally carried out payment obligations by zakat. Meanwhile, Pekanbaru City, which is the capital of Riau Province, according to the Pekanbaru Baznas, has the potential for zakat to reach Rp. 90 billion. Even, the potential for zakat can be greater than that. Moreover, Pekanbaru has many

entrepreneurs and residents with middle to upper economy (Adam et al., 2020; Febrina & Fitriana, 2022; Herman, 2021; Iskanto, 2016; Lubis & Irawati, 2022; Widayat et al., 2022).

Efficient distribution of zakat is the distribution of zakat properly. However, one of the factors causing the non-achievement of potential zakat receipts in Indonesia is the decision of the muzaki not to distribute zakat, infaq and shodaqoh to existing zakat management organizations, the low trust factor in these organizations, causing muzaki to prefer to distribute their zakat funds in an informal manner. directly to those who are entitled or 8 asnaf. The factor of muzakki's distrust in the management of zakat funds in zakat management organizations in Indonesia is due to the lack of financial accountability on the part of the zakat management organization. The command of zakat is a religious order, of course, as a Muslim, he should have fulfilled his zakat, but it is very necessary to encourage the role of the government and scholars so that muzakki who have been paying zakat directly to mustahik can pay their zakat to existing zakat institutions. This is necessary because the role of the institution as a manager will distribute zakat in an effective and targeted manner compared to directly which is generally only used for muzakki consumptive activities (Yuningsih A, 2015). So researchers are interested in conducting research with the title: The Role of Government, Ulama and Amil Zakat Institutions on the Decision to Pay Professional Zakat in Pekanbaru City.

LITERATURE REVIEW

According to the language, zakat comes from the basic word (masdar) of zakat which means to increase or grow, blessing, good and purifying, while in terms of fiqh it means a certain number of assets that have reached certain conditions that are required by Allah to be issued and given to people. the person who deserves it. In line with the above understanding, zakat in Law No. 38 of 1999 is an asset that must be set aside by a Muslim or a business entity owned by a Muslim in accordance with religious provisions given to those who are entitled to receive it. (Triyawan A, et al, 2017)

Thus, it can be concluded that zakat is very useful in our lives. Zakat will not reduce our wealth, but zakat as an act of worship and social obligation for wealthy Muslims (aghniya') when their wealth has met the nisab (minimum limit) and hawl (one year) should be given to those who need it more. Sociologically, zakat is useful for equitably distributing the welfare of the rich to the poor. (Triyawan A, et al, 2017)

Zakat is one of the five pillars that uphold the "building" of Islam whose provisions apply throughout the ages. On the other hand, zakat is a form of worship that has its own uniqueness, because in it there are two dimensions at once, namely first, the dimension of obedience or obedience in the context of the relationship between humans and Allah the Creator, second, the dimension of caring for the relationship between fellow humans, especially the relationship between humans and others. humanity and economy. Zakat is the third pillar of Islam after the Shahada and Prayer, so that zakat is a very important teaching for Muslims. If at this time the Muslims are very understanding about the obligation of prayer and its benefits in forming personal piety. However, this is not the case with his understanding of the obligation to zakat which serves to form social piety.

In shari'ah terminology, zakat means an obligation on assets or obligations on a certain amount of property for a certain group and within a certain time. Obligation for a certain number of assets means that zakat is an obligation on assets that is binding and not recommended. This obligation is imposed on every Muslim (baligh or not, intelligent or insane) when they have a number of assets that have met their nisab limit. Certain groups are mustahihin which are summarized in 8 ashnaf. The time to issue zakat is when a year has passed (haul) for zakat on gold, silver, trade and others, when harvesting for crops, when



obtaining it for rikaz and when the month of Ramadan arrives before the Eid prayer for zakat fitrah. (Hayati, 2012).

Every decision-making process always results as a selection based on certain criteria of two or more possible alternatives. Decision making is the process of choosing or determining various possibilities among uncertain situations. Decision making occurs in situations that require a person to make future predictions, choose one of two or more options, make estimates or forecasts about the frequency of forecasts that will occur. The decisions one makes vary. But the general signs include: decisions are the result of thinking, the result of intellectual effort, decisions always involve choices from various alternatives, decisions always involve real action, even though the implementation may be postponed or forgotten. (Suharnan, 2005)

Based on some of the definitions above, it can be concluded that decision making is a thought process from the selection of alternatives that will be generated regarding future predictions. The function of individual or group decision-making, either institutionally or organizationally, is futuristic. (Suharnan, 2005)

METHOD

The location chosen for this research is Pekanbaru City, the research time is 4 months from July to October 2021. The type of data required consists of primary data and secondary data. Primary data will be obtained directly from the object of research, while secondary data is data and information obtained from the publications of certain parties such as BAZNAS, LAZ, BPS, Ministry of Religion and other related parties.

Primary data collection techniques are carried out by direct surveys to the field. The technique used is the distribution of questionnaires to the object of research in accordance with the objectives to be achieved in this study. The sample used is 50 respondents and the sample selection is done by purposive sampling method. The data and information collected from the field will then be tabulated and processed for analysis in accordance with the research objectives. While secondary data will be obtained by means of literature studies and data collection from related institutions.

The data analysis technique in this study was using a binary logistic regression model. This method was chosen because it is a standard analytical method when the dichotomous outcome variable (Hosmer, Lameshow, & Sturdivant, 2013) is measured to have a value of 1 or 0, where 1 = the decision to pay professional zakat and 0 = the decision not to pay professional zakat.

Hosmer and Lameshow explain that the form of the logistic regression model with is: $P(Y = 1) = \pi(x)$

$$\pi(x) = \frac{\exp(g(x))}{1 + \exp(g(x))}$$

with $g(x) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3$

where,

$\pi(x)$ = The probability of the event is 1

β_0 = Constant

Logistic regression coefficient β_i = ($i = 1, 2, 3$)

x_1 = Income

x_2 = Role of Ulama
 x_3 = Government Role

The above function is non-linear, so to form a linear function, the logit transformation is carried out as follows:

$$\text{logit} [\pi(x)] = \ln \left[\frac{\pi(x)}{1 - \pi(x)} \right] = g(x) = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3$$

$g(x)$ is a logit estimator as a linear function of the predictor variable, with the largest probability value being 1.

RESULTS AND DISCUSSION

The results of this study indicate that only the income variable has a positive and significant effect on the muzakki's decision to pay professional zakat in Pekanbaru City, while the variable role of the ulama and the government does not significantly affect the muzakki's decision to pay the zakat. Based on the data collected, of the 52 Muzakki who became respondents there were 37 people who answered that they had paid professional zakat while 13 people answered that they had never paid professional zakat.

Furthermore, from the validity test carried out for each question indicator, the results obtained that all statements are valid because r-count is greater than r-table (df= 51, r-table = 0.2706). Meanwhile, in the reliability test, all independent variables were reliable with a Cronbach Alpha coefficient value above 0.600. (Sarwono, 2006)

Furthermore, based on the results of binary logit logistic regression analysis, the simultaneous significance value was 0.004 with a chi-square of 13,597. Meanwhile, Hosmer and Lemeshow Test 11,614 with sig. 0.169 (>0.05). This indicates that there is an influence of income variables, the role of ulama, and the role of the government on Muzakki's decision to pay professional zakat. Furthermore, the value of Nagelkerke's R Square of 0.329 means that the influence of income variables, the role of ulama, and the role of the government on Muzakki's decision to pay professional zakat is 32.9%, the rest is determined by other variables.

The equation can be seen as follows:

$$g(x) = -3,204 + 0,356x_1 - 0,137x_2 + 0,042x_3$$

$g(x)$ is the probability that a muzakki decides to pay professional zakat or not. The value lies between 0 to 1, if the value is close to 0 it means that the muzakki prefers not to pay professional zakat. However, if the value is closer to 1, it means that the muzakki has decided to pay professional zakat. $g(x)g(x)g(x)$

Based on the above equation, it can be seen that the income variable has the greatest influence, which is 0.356 (35.6%) on the muzakki's decision to pay professional zakat. Partially, the income variable affects Muzakki's decision to pay professional zakat with a significance of 0.005 (<0.05). The government's role variable has no effect on Muzakki's decision to pay professional zakat with a significance of 0.197 (> 0.05). The variable of the role of ulama has no effect on Muzakki's decision to pay professional zakat with a significance of 0.745 (> 0.05).

CONCLUSION

Based on the explanation above, it can be concluded that the variables of income, the role of the government, and the role of the ulama together have a significant effect on Muzakki's decision to pay professional zakat in Pekanbaru City. Income variable has a positive and significant effect on Muzakki's decision to pay professional zakat in Pekanbaru

City, which is 35.6%. However, based on the partial test, it can be concluded that the role of the government and the role of the ulama have no significant effect on Muzakki's decision to pay professional zakat in Pekanbaru City. This research is still limited to one internal muzakki factor, namely income,

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