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Influence of Socialization, Knowledge, Trust, and Socio-Economic Models on Zakat Payment Interest Baitul Mal

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ABSTRACT

Challenges persist in ensuring optimal zakat compliance and collection efficiency among Indonesia Muslim population, particularly through government institutions like Baitul Mal. Despite recognition, Baitul Mal faces public distrust and suboptimal zakat receipts, indicating administrative and perceptual issues. This study examines factors affecting interest and compliance in zakat payment via Baitul Mal, focusing on socialization, knowledge, trust, and socio-economic models, with the aim of proposing strategies to bridge the gap between zakat potential and actual collections in Aceh. This research uses quantitative research methods to collect data on traders' interest in paying zakat at Baitul Mal. The research will be carried out at the Lambaro Main Market which has many business actors, including grocery stores, clothing stores, supermarkets and gold shops, which have the potential to become zakat payers. The research aims to determine the influence of socialization, knowledge, beliefs and socio-economic models on traders' interest in paying zakat at Baitul Mal. According to the findings, traders in the Lambaro Main Market were not affected by partial socialization in terms of their desire to receive zakat payments. Partially influencing traders' willingness in receiving zakat payments is the knowledge, trust, and socio-economic model of the Lambaro Main Market. Interest in Paying Zakat to Lambaro Main Market Traders is influenced concurrently by socio-economic models, knowledge, socialization, and trust. In order to boost interest in paying zakat at Baitul Mal, Baitul Mal might therefore engage in outreach to merchants.

1. Introductions

Indonesia's majority Muslim population is obligated to give a portion of their wealth, known as zakat, to non-believers. Zakat is divided into two categories: zakat Nafs (zakat of the soul) and zakat Mal (Wealth Zakat), which includes gold, silver, livestock, crops, trade goods, mined products, found items, stocks, and professional earnings. Interest in paying zakat is related to the community's understanding of the benefits of zakat and the legal knowledge regarding economic justice. If the community understands the benefits of zakat, interest levels will increase. A high interest in paying zakat can ensure that the benefits of zakat are felt by every Muslim who pays it, ensuring a significant amount of zakat is collected and distributed optimally.

According to Aceh Qanun No. 3 of 2021, which amends Aceh Qanun No. 10 of 2018 on Baitul Mal. Aceh collects zakat through Baitul Mal, a government body in Aceh. The organization comprises three elements:

- 1) the Syariah Advisory and Supervisory Council of BMA/BMK, which provides syariah guidance and oversight on zakat, charity, waqf assets, and other religious assets, and supervises guardianship by the BMK Agency and Secretariat;
- 2) The BMA/BMK Agency formulates and implements policies for managing these assets;
- 3) while the BMA/BMK Secretariat organizes services and manages these assets.

In addition to these elements, Baitul Mal is supported by Professional Staff, non-civil servants hired for their expertise. These staff can address strategic issues in the collection, distribution, and utilization of zakat, waqf assets, and other religious assets, and supervise guardianship. This addition enriches the policies established by the BMA/BMK Agency and helps formulate technical guidelines for the Baitul Mal Secretariat to effectively carry out its duties.

Baitul Mal Aceh has added a Professional Staff to address strategic issues in the collection, distribution, and utilization of zakat, waqf assets, and other religious assets. These professionals, hired based on their expertise, enrich the policies established by the BMA/BMK Agency and help formulate technical guidelines for the Baitul Mal Secretariat's effective duties. Baitul Mal Aceh's management of zakat is recognized for its good performance, winning national and provincial awards in 2015 and 2018, respectively. This indicates that Baitul Mal Aceh can be considered a professionally managed zakat institution.

Despite receiving numerous awards, some community members still view Baitul Mal as an unreliable government zakat institution due to corrupt government officials managing public funds (Armiadi, 2008). This distrust is attributed to the preference for paying zakat directly to religious leaders or those considered eligible, or through private zakat institutions (LAZ), which are perceived as more accountable and professional. This trend is particularly prevalent in areas far from government zakat management institutions, as shown in data on Baitul Mal fund collection as of August 2023. Figure 1 below illustrates this deficit in the baitul mal's zakat fund collecting as of August 2023; this is still a significant amount of money short of the aim. This drop suggests that zakat payments made via the baitul mal have decreased.

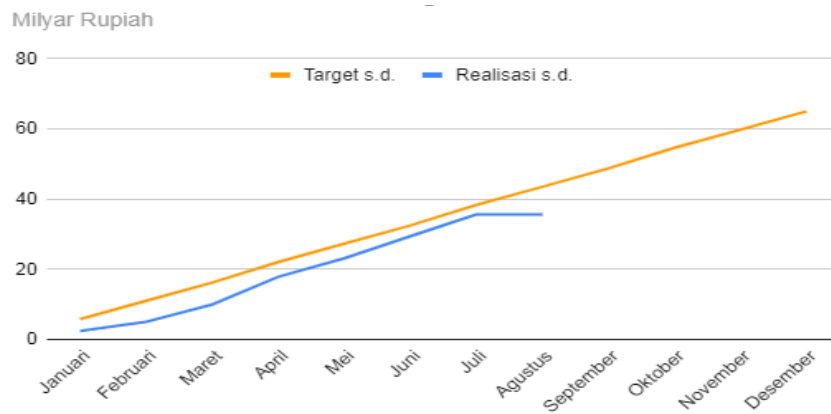


Figure 1 Baitul Mal Aceh Zakat Funds in 2023

It is clear from Figure 2 that Baitul Mal Aceh's zakat receipts varied between 2014 and 2021. The biggest revenue, IDR 286.66 billion, was received in 2020; the lowest, IDR 192.10 billion, was received in 2014. On the other hand, zakat receipts fell by IDR 16.1 billion in 2021. This suggests that Baitul Mal Aceh's zakat earnings have not yet reached their full potential.

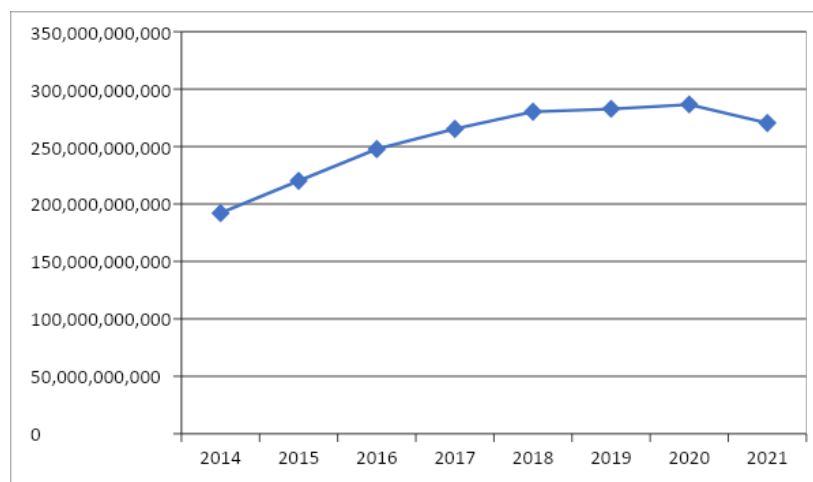


Figure 2 Revenue of Baitul Mal Aceh for the years 2014-2021

The socialization process about zakat is one component that impacts interest. Increasing muzakki awareness to support Baitul Mal through events and media campaigns is a key component of zakat management. The Muslim community is greatly impacted by successful zakat administration, as Putri et al. (2021) pointed out, finding that socialization influences the desire to pay zakat.

Even while zakat collections have increased, they still fall short of Aceh's potential, which was Rp1,398,583,430,348 in 2014. One challenge is the poor zakat submission compliance among company owners to government agencies. According to Al Jaffri (2014), zakat derived from company profits is not very significant. Aceh likewise experiences a low rate of business zakat collection. The majority of the zakat that Baitul Mal receives comes from SKPA public staff, with a tiny amount coming from BUMN workers. According to regulations, UPZ must remove 2.5 percent of revenues reaching the nishab for zakat, which is subsequently sent to Baitul Mal (Baitul Mal Aceh, 2022).

Another element affecting zakat collection is knowledge. Well-organized and processed data facilitates comprehension and application of zakat regulations. The findings of Hamzah and Kurniawan (2020) and Nugroho and Nurkhin (2019), who discovered that knowledge affects the interest in paying zakat, support the idea that information about zakat stimulates its payment. Perception, which is the process of interpreting sensory input, is related to trust. Baznas in Kuantan Singingi depend on public confidence to keep their muzakki ties strong. Trust is fostered by satisfaction, and discrepancies between potential and actual zakat collection are serious problems (Hamzah and Kurniawan, 2020). Optimizing a business requires giving zakat to recognized organizations like Baitul Mal in conformity with regulations. According to Bin-Nashwan (2020), company compliance is influenced by socioeconomic models. Peer pressure, zakat morality, and the fairness of the zakat system all have a big influence on compliance. The research underscores the importance of socialization, knowledge, trust, and socio-economic models in driving interest and compliance in zakat payment through Baitul Mal. Further investigation into these factors is warranted to enhance zakat management effectiveness.

Extending from the explanation given, Figure 3 below is the focus of this research's thinking model.

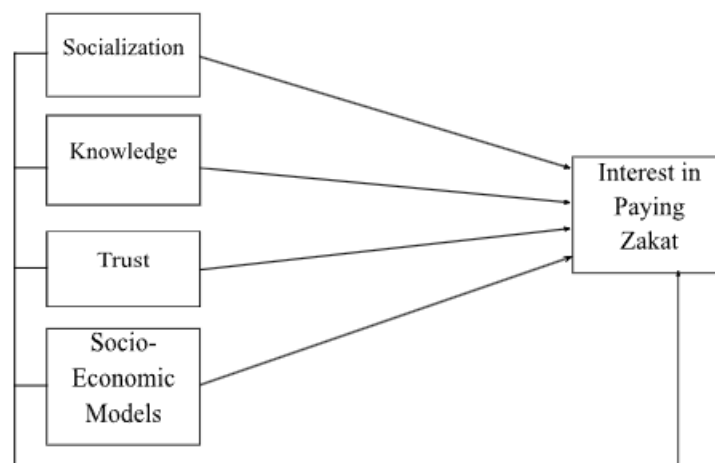


Figure 3 Research Model

2. Methods

This research uses quantitative research methods to collect data on traders' interest in paying zakat at Baitul Mal. Quantitative research is a systematic method for obtaining information or solving problems, with a focus on relationships between variables and testing hypotheses (Sugiyono, 2017). The research will be carried out at the Lambaro Main Market which has many business actors, including grocery stores, clothing stores, supermarkets and gold shops, which have the potential to become zakat payers. The research aims to determine the influence of socialization, knowledge, beliefs and socio-economic models on traders' interest in paying zakat at Baitul Mal. This research uses primary data obtained directly from distributing questionnaires to traders at Lambaro Main Market. Secondary data comes from previous research journals, books, magazines and related publications. Primary data is collected directly by researchers, while secondary data is collected from various documents and sources, such as research journals, books and magazines. Both types of data provide valuable information for this research.

The research focused on traders at Lambaro Main Market, using non-probability sampling methods through quota and purposive sampling methods. Non-probability sampling ensures an equal chance for all members of the population to be selected (Audie, 2021). The sample size is determined using the Hair formula, which requires a minimum of 5 times the number of indicators. With 122 indicators, this research calculated a sample size of 110 respondents.

3. Result and Discussion

Simultaneous Verification

Table 1. Simultaneous Test Results (F Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27,723	4	6,931	126,771	0,000 ^b
	Residual	5,741	105	0,055		
	Total	33,464	109			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X3, X2, X1

Source: Primary data, processed (2023)

The F test is used to determine the effect of the independent variable on the dependent variable. If $F_{count} > F_{table}$ at a significance level of 5%, it indicates that there is a significant influence between the independent variable and the dependent variable. Conversely, if $F_{count} < F_{table}$, it shows there is no influence of the independent variable. The calculated F value of 126.771 is greater than the F table value, namely 2.46. The alternative hypothesis (H_a) is accepted and the alternative hypothesis (H_o) is rejected. Socialization, Knowledge, Trust, and Socio-Economic Model all influence the Interest in Paying Zakat (Y).

Partial Proof

Table 2. Partial Test Results (t-test)

		Coefficients ^a				Collinearity Statistics	
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.	
1	(Constant)	-.467	.210		-2,223	.028	
	X1	.108	.060	.106	1,800	.075	.472 2.121
	X2	.429	.047	.468	9,027	.000	.608 1.646
	X3	.264	.058	.234	4,584	.000	.627 1.595
	X4	.308	.055	.310	5,592	.000	.530 1.886

a. Dependent Variable: Y

Source: Primary data, processed (2023)

This research aims to determine the significance of individual independent variables on the dependent variable (partially). If t_{count} is greater than 5%, it indicates that the independent variable has a significant influence on the dependent variable. If the t count is less than 5%, it means that the independent variable has no influence on the dependent variable.

The research results show that socialization does not have a significant effect on interest in paying zakat. Knowledge has a partial influence on interest in paying zakat, with a t value of 1.800 and a significant probability of 0.075. Trust has a partial influence on the intention to pay zakat, with a t value of 4.584 and a significant probability of 0.000. The socio-economic model variable also has a partial influence on interest in paying zakat, with a t value of 5.592 and a significant probability of 0.000.

The research results show that socialization (X1) has no significant effect on interest in paying zakat, while knowledge (X2) has a partial effect. Trust (X3) has a partial effect on interest in paying zakat, but its value is greater than the t table value, indicating that the socio-economic model (X4) has a partial effect on interest in paying zakat.

Through these test results, this research has been able to provide valuable insight into the influence of various independent variables on interest in paying zakat. By comparing the regression coefficient values and t-table values, it can be concluded that socialization, knowledge, trust, and socio-economic models have different influences on interest in paying zakat.

The Influence of Socialization, Knowledge, Trust, and Responsibility on the Interest in Paying Zakat

The results of the analysis produced a significant F value of 126.771 ($p < 0.000$) which shows that Socialization, Knowledge, Trust and Socio-Economic Models jointly influence the Interest in Paying Zakat. The calculated F value (74.6105) exceeds the critical F value (2.46) at the 5% significance level, so the alternative hypothesis (H_a) is accepted and the null hypothesis (H_o) is rejected. The adjusted R-squared value of 0.822 shows that 82.2% of the variability in Interest in Paying Zakat is influenced by Socialization, Knowledge, Trust and Socio-Economic Models, while the remaining 17.8% is influenced by factors that are not taken into account.

The Influence of Socialization on Interest in Paying Zakat

This research also found that partial socialization did not have a significant effect on interest in paying zakat. This is different from previous research conducted by Putri et al. (2021) who found that socialization about zakat influences interest in paying zakat.

Fatimah (2018) stated that socialization had no effect on muzakki's interest in paying zakat at BAZNAS Kuningan Regency, because people felt more comfortable giving zakat directly to their relatives. However, obstacles such as psychological, practical and value fulfillment obstacles still exist in zakat socialization activities. The Ministry of Religion plays an important role in outreach to make every Muslim individual aware of the obligation to pay zakat.

The Influence of Knowledge on Interest in Paying Zakat

The research results reveal that knowledge plays an important role in influencing interest in paying zakat. The calculated t value for the Socialization influence variable is 9.027 with a significant probability of 0.000, and the t table value at df 106 and a significance level of 5% is 1.982. This shows that knowledge partially influences interest in paying zakat. Knowledge is information that has been processed and organized to gain understanding, learning and accumulated experience, which can be applied to business problems. A person's knowledge about zakat can encourage interest in paying zakat, as found in research by Hamzah and Kurniawan (2020) and Nugroho and Nurkhin (2019).

The Influence of Trust on Interest in Paying Zakat

The research results show that trust has a partially significant influence on interest in paying zakat, which is calculated by comparing the regression coefficient value with the standard error. The t value is 4.584, with a significance probability of 0.000, and the t table value is 1.982. This shows that trust partially influences interest in paying zakat. Public trust is very important for Baznas Kuantan Singingi Regency in establishing relationships with customers, and trust is based on satisfaction. The main problem in collecting zakat is the large gap between the potential and realization of zakat collection and distribution. This is in line with research by Hamzah and Kurniawan (2020) which found that trust influences interest in paying zakat.

The Influence of Socio-Economic Models on Interest in Paying Zakat

The research compared the regression coefficient with the standard error, obtained a t value of 5.592 with a significance probability of 0.000 for the influence of Socio-Economic Model variables on Interest in Paying Zakat. This exceeds the t-table value at df 106 and a significance level of 5%, so the alternative hypothesis is accepted and the null hypothesis is rejected. This shows that the Socio-Economic Model partially influences interest in paying zakat. The Socio-Economic Model which integrates economics, psychology and sociology, was originally proposed by Bin-Nashwan (2020) to understand the implementation of zakat. Subsequent research by Shukor (2021) further refined this model, highlighting the psychological, socio-demographic, environmental, and organizational factors that influence whether or not to pay zakat among Muslims.

4. Conclusion

The research results showed that partial socialization had no effect on interest in paying zakat among Lambaro Main Market traders. In addition, knowledge and beliefs partially influence this interest. Furthermore, the Socioeconomic Model also has a partial impact on these interests. However, if we consider the combined influence of socialization, knowledge, trust and socio-economic models, there is a simultaneous influence on the interest in paying zakat among Lambaro Main Market traders.

Based on research findings, the recommendation for Baitul Mal is to utilize its commendable quality and management services. However, to further increase muzakki's interest in paying zakat so as to increase the level of collection, additional and more strategic efforts are needed. One effective approach can be done by intensifying outreach efforts, which has the potential to increase attention of muzakki at the Lambaro Main Market.

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