ASPECTS THAT INFLUENCE SOCIETY IN PAYING ZAKAT FITRAH THROUGH INSTITUTIONS

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ABSTRACT - *Zakat has enormous potential and benefits in helping to overcome poverty in Indonesia. However, there are several factors that can hinder the optimization and realization of the benefits of zakat. this study aims to see whether or not there is an influence between cultural variables (X1) and belief variables (X2) on the interest in paying zakat fitrah (Y) zakat amil at the Jami Al-Iman Mosque RT15/RW04 Babakan Village, Cimande, Bogor Regency. This study uses quantitative methods with a data test process that will reveal the results of questionnaires distributed to 104 samples with data analysis techniques using SPSS version 25. In the results of the t test on cultural variables get a calculated t result of 2,974 and a calculated t value on the community trust variable of 5,746 >t table t with a < significance of 0.05, in the t test results it means that there is a positive and significant influence. In test F, the significance value was obtained at 0.000 < 0.05, which means getting simultaneous effect results. The results of determinant coefficients on cultural variables and community beliefs get influence results of 56.5%. The results show the importance of paying attention to factors in optimizing zakat to overcome poverty in Indonesia.*
Keywords: Zakat Fitrah, Amil, Public Trust, Culture

ABSTRAK – Aspek yang mempengaruhi Masyarakat dalam Membayarkan Zakat Melalui Amil
Zakat memiliki potensi dan manfaat yang sangat besar dalam membantu menanggulangi kemiskinan di Indonesia. Akan tetapi ada beberapa faktor yang dapat menghambat optimalisasi dan realisasi manfaat zakat tersebut. Penelitian ini bertujuan untuk melihat ada atau tidaknya pengaruh antara variabel budaya (X1) dan variabel keyakinan (X2) terhadap minat membayar zakat fitrah (Y) amil zakat di Masjid Jami Al-Iman RT15/RW04 Desa Babakan Kecamatan Cimande Kabupaten Bogor. Penelitian ini menggunakan metode kuantitatif dengan proses uji data yang akan mengungkap hasil kuesioner yang disebarkan kepada 104 sampel dengan teknik analisis data menggunakan SPSS versi 25. Pada hasil uji t pada variabel budaya mendapatkan hasil t hitung sebesar 2,974 dan nilai t hitung pada variabel kepercayaan masyarakat sebesar 5,746 > t tabel dengan a< signifikansi 0,05, pada hasil uji t tersebut berarti terdapat pengaruh yang positif dan signifikan. Pada uji F diperoleh nilai signifikansi sebesar 0,000 < 0,05 yang berarti mendapatkan hasil pengaruh secara simultan. Hasil koefisien determinan pada variabel budaya dan kepercayaan masyarakat mendapatkan hasil pengaruh sebesar 56,5%. Hasil tersebut menunjukkan pentingnya memperhatikan faktor-faktor dalam mengoptimalkan zakat untuk mengatasi kemiskinan di Indonesia.
Kata Kunci: Zakat Fitrah, Amil, Kepercayaan Masyarakat, Budaya

INTRODUCTION

At a time when the development of zakat has grown rapidly, there are still several things that are inhibiting factors in realizing the objectives of zakat itself, one of which is the reluctance or lack of interest of the community to pay zakat through zakat management institutions/organizations. Such as the results of data regarding the collection of ZIS funds by the community which was carried out without going through the official Zakat Management Organization in 2020, the results were quite large, reaching around Rp. 61,258,712,487,476 (Baznas, 2020). This data is the result of a study conducted by BAZNAS in collaboration with IPB (Bogor Agricultural Institute), KNEKS (National Committee for Islamic Economics and Finance), Kemenag RI (Ministry of Religion of the Republic of Indonesia), and BI (Bank Indonesia).

From the data, it can be concluded that the lack of public interest in channeling their zakat through institutions is quite high. This can cause the figures for collecting ZIS funds through official OPZ institutions in Indonesia to be recorded much lower than the actual potential. This also proves the weakness of the zakat law, because its regulations do not provide clear clarity and reinforcement of the obligation for a muzaki to make zakat payments through institutions/OPZ. (Mulyana, Mintarti, & Wahyuni, 2019). In addition, the lack of trust from the community itself towards the institutions/organizations that manage zakat has caused many people to choose to distribute their zakat individually directly to the mustahik.

In research (Kamila, Siva, & Amaliah, 2023) In Indonesia, in the village of Bojong Asih, there are still many practices of paying zakat fitrah which are distributed individually directly to the mustahik. This phenomenon often occurs in rural areas. This kind of thing has been considered a hereditary culture from ancestors, there is 18,597% of the highest eligelnvalulel value in cultural factors being the most dominant factor in reflecting people's behavior in paying zakat through zakat amil institutions. In other research conducted by (Nizar, 2021), The lack of interest of muzaki to pay zakat to authorized amil/institution is also influenced by trust factors. such as in Baitul Mal Aceh which has a selbelsar determination value of 54%. Where the results of the study prove that public trust has a 54% influence on the interest of muzaki to pay zakat.

According to Law No. 11 of 2011 concerning Zakat Management (Presiden Republik Indonesia, 2011) Zakat management through institutions aims to increase the effectiveness and efficiency of zakat management. This means that zakat managed by institutions will produce more benefits compared to being distributed directly.

LITERATURE REVIEW

Zakat

Viewed from a linguistic perspective, zakat comes from the basic word (masdar), namely zaka, which means pure, growing, clean and good. Someone is considered zaka, meaning that the person is good. (Qardawi, 1996). Zakat in terms means giving out a portion of (certain) wealth that Allah SWT has made obligatory to be given to those who are entitled to receive it with certain amounts, hauls and conditions that have been determined. (kementrian agama RI Direktorat Jendral Bimbingan Masyarakat Islam Direktorat Pemberdayaan Zakat, 2013).

Zakat Fitrah

Zakat Fitrah is zakat prescribed in the Islamic religion which consists of one sho' of food (staple) paid by a Muslim at the end of the month of Ramadan as a way to show gratitude for His blessings by breaking the fast and completing it, therefore it is called zakat fitrah or shodaqoh fitrah (Zulkifli, 2020).

This zakat fitrah was prescribed in the 2nd year of Hijriyah, along with the observance of the fasting month of Ramadan. Zakat fitrah is obligatory for every Muslim, both adults and children. Even a fetus that is still alive in its mother's womb must be paid zakat. Paying zakat fitrah can be done in 2 ways, the first is by looking for the poor in our own environment, it is hoped that there will be a bond of affection between the rich and the poor, and zakat assets are prioritized for the poor who are closer. The second choice of parents can be given through professional amil so that it can be managed properly, basically both of these payment models have their advantages and disadvantages (Sarwat, 2011).

Law of Zakat

Zakat is a worship that is obligatory and must be done if not done then it is considered sinful and can become apostasy. In the Al-Quran, the word zakat is found 32 times and is repeated 82 times using terms that are synonyms,

such as shadaqah and infaq. This repetition shows that zakat has a very important position, function, and role in Islam. (DR. Oni Sahroni, 2018).

Of the 32 verses of the Quran that explain zakat, 29 of them relate to prayer. This shows that prayer and zakat are closely related to each other and shows that Islam pays great attention to the relationship between humans and God (Habluln min Allah) and between humans (Habluln min al-nas)(Larasati, 2017).

Zakat Fitrah Rate

The amount of zakat fitrah that must be paid is one sa' of wheat, corn, dates, grapes, cheese, rice, corn, or other staple foods. If converted to rice, it is around 2.5 kg or equivalent to Rp. 35,000. Imam Abu Hanifah allows replacing food according to its cost, and his opinion is considered more suitable for the current situation. Money has become a very practical means of exchange in the modern era. Thus, scholars argue that paying zakat fitrah with money is more beneficial than with rice or other foodstuffs. (Sarwat, 2011).

People Who Are Required to Pay Zakat Fitrah

The person who supports a person is basically responsible for paying zakat fitrah. In most cases, the father or husband acts as the head of the family. However, in practice, if one of the family members wants to pay it with the permission or knowledge of the father or husband, then it is valid. If it is related to who is responsible for paying zakat, of course they are the ones who must provide for it.

Except if the father or husband is no longer able to support his family because he is old or sick, so that he is not even able to support himself. Thus, his children or heirs will be responsible for his life. In addition, in such cases, children who are able to support their living expenses can be responsible for paying the zakat fitrah. (Sarwat, 2011).

People Who Are Entitled to Receive Zakat Fitrah

People who have the right to receive zakat fitrah are the same as other people as in the word of Allah, "Indeed, zakat is only for the needy, poor people, zakat administrators (amil), converts whose hearts are persuaded, to (liberate) slaves, people who are in debt for the cause of Allah, and people who are on a journey, as a decree required by Allah; and Allah is All-Knowing, All-Wise." (At-Taubah [9]: 60) (SABIQ, 2013)

The Wisdom of Zakat

To purify and eradicate bad morals that are not commendable, As a purifier of wealth and to protect from the greed of evil people, As a manifestation of faith in Allah SWT and an expression of gratitude for the blessings that Allah SWT has given, Reduce social disparities that occur in society and Help increase state income for projects that are useful for the people. (Zulkifli, 2020).

Purpose of Zakat

Helping to improve the status of the poor and help them get out of difficulties, Helping in solving problems faced, Binding the bonds of brotherhood among fellow Muslims, Avoiding stinginess, Cleansing oneself from the envy and jealousy of the hearts of the less fortunate and Being a bridge as a divider between the rich and the poor.

Interest in Paying Zakat

Interest according to KBBI is defined as (a) Leading to attention; (b) Having a desire to pay attention; (c) Willingness to do something; (d) Being interested; (el) having an interest; (f) having a liking; (g) having a will; (h) wanting to. According to Sandjaja, interest is a tendency that drives someone to seek or try a particular activity. Interest can also be defined as a positive attitude towards things around our environment. (Lattu & Izak, 2019).

In Abdul Rahman Saleh's book, Crow and Crow argues that there are three factors that influence the emergence of interest, namely Internal Drive, Social Motives and Emotional Factors. The aspects contained in interest are Interest, Desire, Belief (Cinviction). The function of interest for life is Interest influences the intensity of ideals, Interest as a strong driving force, Achievement is always influenced by the type and intensity of interest and Interest that is formed throughout life brings satisfaction (Larasati, 2017).

From the explanation of the interest above, we can conclude that interest can help someone to be interested in distributing their zakat fitrah to the zakat management unit such as the zakat collector in the mosque. To help attract the interest of the community in distributing their zakat to the mosque collector, efforts are needed, such as the collector must have a trustworthy and professional nature in carrying out his duties and always provide clarity on the activities carried out.

Trust

Trust according to Deutsch is the behavior of someone who hopes to provide positive benefits to others. The existence of trust can be the basis for establishing cooperation. (Rifa'i, 2019). Trust is a person's attitude or behavior that is expected and certain about something that is considered true and real and is adhered to individually or by a group.

According to Job and Putnam, there are two factors that influence trust, namely rational factors that are strategic and calculative. In other words, individuals can be trusted because they have special abilities or professional work, Relational factors are also called affective or moralistic factors. Relational trust is based on good ethics and stands on a person's goodness. The indicators that form trust According to them include having Ability/Competence, having Integrity, having Kindness (ROFIQ, 2007).

Culture

Culture or culture etymologically comes from the Sanskrit language, namely bulddhayah which means mind or reason. While in English, culture is known as Culltulrel, culture also has an etymological meaning, namely to process or to work on (Tjahyadi, Wafa, & Zamroni, 2014)

In the book primitive culture, E.B. Tylor argues that culture is a complex whole which consists of all things related to knowledge, beliefs, art, morals, science, law, customs, and the abilities and habits possessed by people as members of society. (Mudana & Atmadja, 2018). There are several indicators of culture, namely: Customs, Habits, Family Roles, and Values.

METHODOLOGY

This research was conducted in Kampung Babakan, located in RT015/RW04 Delsa Cimandel, Caringin District, Bogor Regency. This research uses a qualitative method, which means using numbers to examine the influence of independent variables on the research variables. This method is also combined with analysis or description of the current situation and uses a correlational descriptive study. Correlational descriptive study is an effort to observe cell events as they are without changing the object or behavior. The population used in this study is the community of Babakan Village RT15/RW04 Delsa Cimandel, Caringin District, Bogor Regency. The sampling technique used is random sampling technique. The number of samples in this study was 140 family cards using the opinion of Issac and Michaell about the use of tables to determine the number of samples obtained with a significance level of 5%;(Syahrum & Salim, 2014). From the calculation of the sample size, the

sample size required was 103.70 people and the researcher rounded the sample size to 104 people.

The data collection technique used by the researcher was using the questionnaire technique or sample spread. The data collected through the questionnaire or sample spread used a sample scale with a Likert scale. Each instrument item that uses a Likert scale has a gradation from very positive to very negative, which can be worded as follows: very positive point is 5, sure point is 4, doubtful point is 3, not sure point is 2 and very not sure point is 1.

Data analysis techniques in this questionnaire use several tests such as validity test, reliability test, normality test, multicollinearity test, autocorrelation test, heteroscedasticity test, multiple linear regression test, partial (t test), Simultaneous test (F test) and Deleterminant Coefficient test (R2).

RESULT AND DISCUSSION

The results of the validity test of the questions used in the questionnaire can be seen in the following table:

Table 1 Results of Validity Test of Research Variables

No	Variables	Results
1	Culture	Valid
2	Belief	Valid
3	Interest	Valid

Based on the data above, the validity test in this study shows that the instrument value on the variables of culture (X1), public trust (X2) and interest in paying zakat fitrah (Y) has a calculated r value > r table with sig (2-tailed) < 0.05. It can be concluded that the instrument value in variables X1, X2 and Y has a valid value.

Table 2 Reliability Test Results

Variabel	Cronbach's Alpha	Keterangan
Culture	0,860 > 0,06	Reliabel
Belief	0,851 > 0,06	Reliabel
Interest	0,885 > 0,06	Reliabel

Based on the table above, it shows that the cultural variables, the community trust variables and the interest in paying zakat variables have a Cronbach's alpha value > 0.6, which means that the data is considered reliable.

Normality Test Results

Figure 3. Results of Kolomogorov One Sample Normality Test

Normality Test	Value	Description
Asymp. Sig. (2- Tailed)	0,129 > 0,05	Normal

From the table data above, it can be concluded that the normality test with the Klomogorov one-sample model produces data with a symptomatic (2-tailed) value of 0.129. Where the significance value of 0.129> 0.05 means that the data is normally distributed.

Multicollinearity Test Results
Figure 4 Multicollinearity Test Results

Modal	Unstandaridzed Coefficient		Standardized	t	Sig	Collinearity Statistics	
	B	Std. Eror	Beta			Tolerance	VIF
1 (Constant)	1.074	.608		1.767	.080		
Budaya	.198	.067	.275	2.974	.004	.503	1.989
Kepercayaan Masyarakat	.532	.093	.532	5.746	.000	.503	1.989

Based on the results of the multicollinearity test, it was concluded that the variables of culture and public trust had a maximum tolerance value of 0.503 and a maximum VIF value of 1.989, where the tolerance value > 0.1 and the VIF value < 10, it can be interpreted that there is no multicollinearity.

Autocorrelation Test Results
Figure 5 Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.752[a]	.565	.556	2.517	1.566

Based on the autocorrelation test data, the Durbin-Watson value obtained was 1.566, where the autocorrelation value was close to 2 cells, so it was stated that there was no autocorrelation.

Heteroscedasticity Test Results

Table 6 Heteroscedasticity Test Results

Variabel	Sig (2-tailed)	Sig	Description
Culture (X1)	0,804	0,05	There is no heteroscedasticity
Public Trust (X2)	0,393	0,05	There is no heteroscedasticity

Based on the data from the table above, it can be concluded that the cultural variable has a sig value (2-tailed) of 0.804 and the public trust variable has a sig value (2-tailed) of 0.393 where the significance value of the cultural and public trust variables is > 0.05, which means that there is no heteroschelasticity.

Hypothesis Test Results

Multiple Linear Regression Results

Table 7 Multiple Linear Regression Results

Modal	Unstandaridzed Coefficient		Standardized	t	Sig	Collinearity Statistics	
	B	Std. Eror	Beta			Tolerance	VIF
1 (Constant)	1.074	.608		1.767	.080		
Culture	.198	.067	.275	2.974	.004	.503	1.989
Public trust	.532	.093	.532	5.746	.000	.503	1.989

From the results of the equation above, it can be concluded that:

1) If the data has a constant value of 1.074, it can be interpreted that there is no increase because it is considered constant from both cultural variables and community trust variables, so there is no increase in interest in paying zakat fitrah.

2) Based on the coefficient value of the above regression equation, the cultural variable (X1) and the public trust variable (X2) have a positive

regression direction, namely a value of 0.198 and 0.532, which means that if there is a 1% increase in the cultural variable and public trust, the interest in paying zakat fitrah at the amil of the Jami Al-Iman mosque, Babakan village, RT.15/RW.04 will increase by a value of 19.8% and 53.2%.

T-Test Results

Figure 8 T-Test Results

Modal	Unstandaridzed Coefficient		Standardized	t	Sig
	B	Std. Eror	Beta		
(Constant)	1.074	.608		1.767	.080
Culture	.198	.067	.275	2.974	.004
Society trust	.532	.093	.532	5.746	.000

Based on the data above, the results are:

The cultural variable has a calculated t value of 2.974> the largest t table value of 1.983 with a significance of 0.004 <0.05, which means that Ho is rejected or there is a significant influence in the cultural variable (X1).

The public trust variable has a calculated t value of 5.746> the largest t table value of 1.983 with a significance of 0.000 <0.05, which means that Ho is rejected or there is a significant influence in the trust variable (X2).

Based on the results of the test of the two variables above, the public trust variable is greater than culture. The habit of people following their predecessors in paying zakat influences the behavior of people paying zakat fitrah, but public trust has a greater influence in paying zakat through institutions. Amil institutions must strive to increase public trust. According to The research (Tambunan, 2021) and (Syafiq, 2016) Public trust in zakat institutions will increase public confidence in paying zakat through institutions.

F Test Results

Figure 9 F Test Results

Model	Sum of Squares	df	Mean Square	f	Sig

1	Regression	831.009	2	415.505	65.590	.000[b]
	Residual	639.827	101	6.335		
	Total	1470.837	103			

Based on the table data, the results of the F test above show that the calculated F has a value of 65,590, when compared with the value of the F table of 3.09, the calculated F is 65,590 > F table 3.09 with a significance of 0.000 <0.05, which means that the variables of culture and public trust have a simultaneous influence on the variable of interest in paying zakat fitrah.

Results of Determination Coefficient Test

Table 9 Results of Determinant Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.752[a]	.565	.556	2.517	1.566

Based on the table of the results of the deleterminant coefficient test above, it shows that R square has a value of 0.565 or around 56.5% of the factors that influence the variable of interest in paying zakat fitrah (Y) can be explained by cultural factors and public trust. The remaining 43.5% of (100% - 56.5%) is explained by other factors that were not examined in this study.

CONCLUSIONS

The results of the hypothesis 1 test related to the cultural variable on the interest in paying zakat have a calculated t value > t table and significance < 0.05, which can be interpreted that hypothesis 1 produces data that has an influence between the independent variable and the dependent variable significantly with the condition that Ha is accepted and Ho is rejected.

The results of the hypothesis 2 test related to the variable of public trust in the interest of paying zakat have a calculated t value > t table and significance < 0.05, which can be interpreted that hypothesis 2 produces data that has an influence between the independent variables on the dependent variables significantly with the prohibition Ha accepted and Ho rejected.

In the results of the multiple regression analysis through the F test, it produced data in which the cultural variables and community trust had a value that simultaneously had a positive and significant influence on the interest in

paying zakat fitrah through the amil of the Al-Iman Jami mosque, RT 015 / RW 04, Babakan, Cimande Village, Bogor Regency.

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