

Decision Decisions to Pay Professional Zakat (Study on State Civil Service Apparatus in Jambi City)

Rafiqi, Ary Dean Amri, Paulina Lubis

Faculty of Economics and Business, Universitas Jambi

*Corresponding email: rafiqi@unja.ac.id; arydeanamri@unja.ac.id; Paulina_lubis@unja.ac.id

ABSTRACT

Professional zakat is an obligation as Muslims to fulfill it. The intensity of the Muslim community is strongly influenced by the level of education, one's faith, knowledge and the level of welfare of a person paying professional zakat. Based on this phenomenon, efforts to increase the participation of the Muslim community need to implement strategies and policies related to the provision of more efficient zakat payment facilities and openness in its management. Various efforts have been made sometimes experiencing obstacles related to the limited resources of professional zakat services that are not yet optimal and to accommodate the Muslim community to pay professional zakat payments. Thus, application and service quality are needed that can influence the decision of civil servants to pay professional zakat. The purpose of this study is to analyze the level of participation and the factors that influence the decision to pay professional zakat. Furthermore, the data in this study were obtained from a survey of civil servants in Jambi City. The research analysis tool uses Smart PLS. This research is expected to be a basic reference for the government in formulating policies related to the optimization of professional zakat. The results showed that the determinant factors of the variables studied, the level of religiosity, utilitarian, altruism, motivation, knowledge affect the decision to pay professional zakat for state civil servants in Jambi City. Adjusted R-square value of 0.797. This means that the variables of religiosity, utilitarian, altruism, motivation, knowledge affect decisions in professional zakat by 79,7%, while the remaining 20,3% are influenced by other variables outside the model studied.

Keywords: Religiusitas, Utilitarian, Altruisme, motivation, knowledge, Zakat.

INTRODUCTION

Zakat is the obligation of Muslims to help the economy and encourage the poor or unable to get a better life in the future. The positive impact of zakat which is carried out as an important part of Muslims makes Zakat the 3rd Pillar of Islam. Currently, the Indonesian government declares zakat funds as a source of state finance apart from taxation. Various strategies of the central and local governments as well as BAZNAS continue to improve services in zakat collection, including professional zakat. Professional zakat is one of the sources of zakat that the government continues to improve through BAZNAS and Islamic organizations in Indonesia.

The current challenge, with the development of technology and information, causes a level of activity that makes humans cannot be separated from technology. So that the optimal solution for professional zakat is to build an application for collecting needs quickly and efficiently. Regulatory problems that are still weak make the acceptance of professional zakat not optimal, while the number of potential income for professional zakat is quite large in contrast to the desire to pay professional zakat which is relatively low.

The Central Statistics Agency of Jambi City in 2017 was recorded as 6.581 people, the number of State Civil Apparatuses (ASN) who work in Jambi City, both women and men, only 65% pay professional zakat in Jambi City. Apparatus can be optimized for professional zakat in Jambi City. Therefore, this research study is more focused on looking at the factors that influence the State Civil Apparatus in paying professional zakat which is currently being carried out.

METHODS

The primary data of the research was obtained through a survey of the State Civil Apparatus in Jambi City. As for secondary data obtained from various sources BPS, Jambi City BAZNAS and others to support research data.

The sampling method used is probability sampling with consideration and an approach to finding respondents in the office area in Jambi City. Based on the records of the Jambi City BPS, there were 6,581 belonging to the State Civil Apparatus, both with structural, functional positions, health workers, teachers, school supervisors, auditors, and extension workers. The calculation of the sample size in this study is :

$$N = \frac{6581}{1 + 6581(0.1)^2}$$

$$N = \frac{6581}{1 + 65.81}$$

$$N = 98$$

Thus, the total population of 6.581 obtained a sample size of 98 research samples. This research is included in the category of field research (field research). After the data has been collected, it is analyzed using the description method, with qualitative and quantitative analysis. The analytical tools used to answer the problems and research objectives are as follows Firdaus (2012) : First goal, the first question is answered by using descriptive analysis to analyze the individual characteristics of the respondents, and the decision to pay zakat using descriptive analysis and frequency tables. Second goal, the second question was analyzed using a model using Smart PLS. Third goal, the third question is based on the calculation of the previous equation, seen the magnitude of the resulting test value to see the ability of the model from several previous studies. Measurement and assessment of variables and indicators in this study are as follows: 1. The decision to pay professional zakat, 2. Religiosity, 3. Utilitarian, 4. Altruism, 5. Income, 6. Organization, 7. Knowledge.

RESULTS

Testing the validity of this study using the help of the Smart PLS program. Validity testing using this analysis by correlating each question item with a total score of the variables Religiosity (X1), Utilitarian (X2), Altruism (X3), Income (X4), Organization (X5), Knowledge (X6) and Ability to Pay Zakat (Y) at a significance level of 0.05. The coefficient value of each indicator through testing on the SmartPLS application can be shown in the following image:

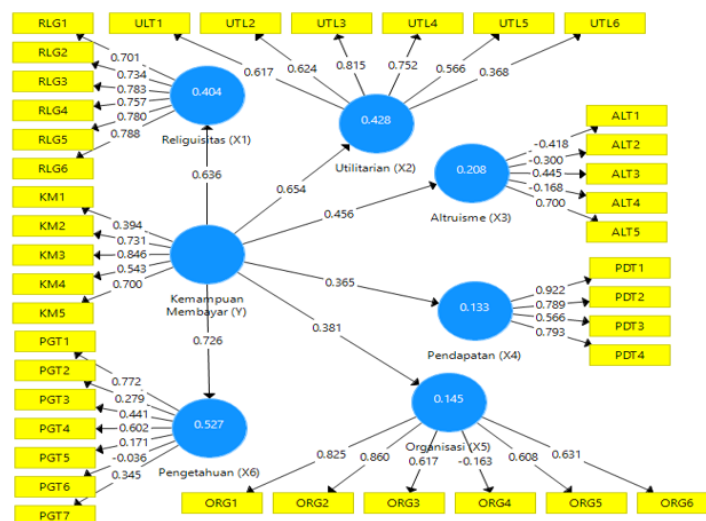


Figure 1.

Structural Model and Loading Value of Statement Items with several Statement Items with research indicator constructs

The picture above explains that not all question items have a loading value above 0.70, which means that some items with a loading value below 0.70 must be excluded from the model because the expected results are not yet significant. The next step that will be investigated further by the researchers is that the model will be re-estimated by removing the indicator whose loading value is below 0.70 and then recalculation will be carried out so that the loading value is found above 0.70. After re-estimating several times, the following results are obtained:

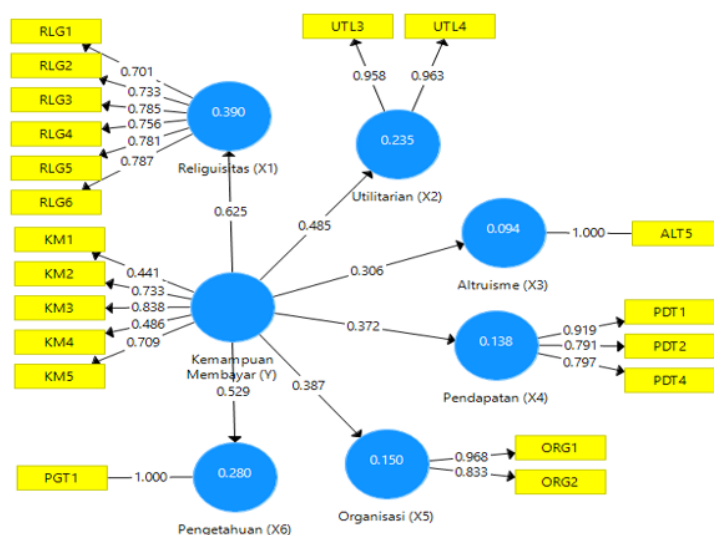


Figure 2.

Second Structural Model and Loading Value after issuing several Statement Items with research indicator constructs

Figure 2 shows that the largest path coefficient value is indicated by the influence of religiosity on the ability to pay zakat of 0.625. On the other hand, the smallest path coefficient value is shown by altruism towards the ability to pay professional zakat of 0.306. Based on these results, it can be concluded that all variables in this model have path coefficients with positive numbers. The results showed that the greater the path coefficient value of an independent variable on the dependent variable, the stronger the influence between the independent variables on the dependent variable Setiawan, Dedy (2016).

The next step taken by the researcher is to perform a confirmatory factor analysis to ensure the accuracy of the data (Goodness of Fit) by reducing several indicators that do not meet the requirements. The following table describes the loading factors for each variable:

Table 1.
Initial Model Loading Factor Value

	Ability to Pay Zakat (Y)	Religuisitas (X1)	Utilitarian (X2)	Altruisme (X3)	Income (X4)	Organization (X5)	Knowledge (X6)
KM1	0,441						
KM2	0,733						
KM3	0,838						
KM4	0,486						
KM5	0,709						
RLG1		0,701					
RLG2		0,733					
RLG3		0,785					
RLG4		0,756					
RLG5		0,781					
RLG6		0,787					
UTL3			0,958				
UTL4			0,963				
ALT5				1,000			
PDT1					0,919		
PDT2					0,791		
PDT4					0,797		
ORG1						0,968	
ORG2						0,833	
PGT1							1,000

Source: Results of questionnaire data processing, 2021

In the initial data analysis, it was found that all indicators of each variable had a loading factor greater than 0.5. The model was tested using PLS software, and the results showed that all outer loading values after calculations had outer loading values > 0.5, meaning that the indicators for each variable were declared to meet the convergent validity requirements in the good category

Result of Evaluation of Measurement Model (Outer Model)

To test the outer model is done by testing the validity and reliability. Validity is measured by the Loading Factor value, which ranges from 0.5-0.8, and the Average Variance Extracted (AVE) value. The following values AVE, CA, and CR.

Table 2.
Cronbachs Alpha Value and Composite Reliability

VARIABEL	AVE	Cronbachs Alpha	Composite Reliability	Information
Ability to Pay Zakat	0.439	0.650	0.782	Qualified
Religuisitas	0.561	0.842	0.881	Qualified
Utilitarian	0.922	0.915	0.959	Qualified
Altruisme	1.000	1.000	1.000	Qualified
Income	0.693	0.786	0.869	Qualified
Organization	0.805	0.797	0.890	Qualified
Knowledge	1.000	1.000	1.000	Qualified

Source: Questionnaire Data Processing, 2021

Based on the validity test results using the loading factor and AVE, all variables are declared valid. The reliability test results based on the Cronbachs Alpha and Composite Reliability values are also declared reliable.

Coefficient determination (R-Square) measures how much other variables influence the endogenous variable. R-Square values ranging from 0.33–0.67 are included in the medium category. However, if the result is 0.19–0.33, then it is included in the weak category. Based on the data processing that has been done using the smart PLS 3.0 program, the R-Square values are obtained as follows:

Table 3.
R-Square

Variable	R Square
Religuisitas	0.396
Utilitarian	0.255
Altruisme	0.098
Income	0.152
Organization	0.164
Knowledge	0.293

Source: Questionnaire Data Processing Results (2021)

Based on table 3, the R-Square value of the religiosity variable is 0.396. This value explains that religiosity can determine the variance of the ability to pay professional zakat of 39.6%. Thus, the influence is included in the high category. In the utilitarian variable, knowledge values obtained are 0.255 and 0.293, respectively. This value explains that utilitarian and knowledge can define the utilitarian variance of 25.5% and knowledge of 29.3%. Therefore, the effect belongs to the moderate state. In the variable altruism, income, organization obtained values of 0.098, 0.152 and 0.164, respectively. This value explains that altruism, income and organization can define the variance of altruism by 9.8%, income 15.2% and organization 16.4%. Therefore, the effect belongs to the low state.

The goodness of fit assessment is known from the Q-Square value. The Q-Square value has the same meaning as the coefficient determination (R-Square) in regression analysis, where the higher the Q-Square, the model can be said to be better or more fit with the data. The results of the calculation of

the Q-Square value are as follows:

$$\begin{aligned} \text{Q-Square} &= 1 - [(1 - R_1^2) (1 - R_2^2) (1 - R_3^2) (1 - R_4^2) (1 - R_5^2) (1 - R_6^2)] \\ &= 1 - [(1 - 0,396) (1 - 0,255) (1 - 0,098) (1 - 0,152) (1 - 0,164) (1 - 0,293)] \\ &= 1 - 0,203 \\ &= 0,797 \end{aligned}$$

Based on the results of these calculations, obtained a Q-Square value of 0.797. This shows the magnitude of the diversity of research data that can be explained by the research model is 79.7%. While the remaining 20.3% is explained by other factors outside the research model. Thus, from these results, this research model can be declared to have a good goodness of fit.

CONCLUSIONS

The conclusion obtained from the results of this study will be explained as follows: first, religiosity, utilitarianism and knowledge together influence significant to the intentions of the Jambi City State Civil Apparatus pay professional zakat. Second, Religiosity has a significant positive effect on intentions or intentions Jambi city state civil apparatus in paying zakat profession. This can be interpreted that the higher the religiosity of Muslim workers, the intention or intention to pay zakat is also higher. Third, income, altruism, zakat organization have no effect on the intentions of the Jambi city state civil apparatus pay professional zakat. This can shows that income owned by the state civil apparatus (ASN) of Jambi City does not affect the intention to pay professional zakat. Fourth, Contribution of religiosity, utilitarian knowledge, altruism, income, organization simultaneously to the intention is only 0.797 which it means that 79.7% of the variation that occurs in the intention of the state civil apparatus in the city of Jambi is influenced by simultaneously by the ability to pay professional zakat.

Based on research that has been done above, this research has some limitations, The limitations will be explained as follows: (1) Dissemination of several questionnaires through google forms because with use the google form Inappropriate data can be identified with research characteristics and some are done by entrusting them to others. (2) Some the indicators of the variables are less understood by the respondents. (3) Model this is quite feasible because R square (R²) has a value of 0.797 or 79.7%.

Recommendations

There are some suggestions that can be given by researchers so that can be useful for further research. These suggestions include: (1) Provide assistance when filling out the questionnaire in order to anticipate the lack of seriousness in filling in the answers given by the respondent. (2) For research next is expected to be able to expand the research area so that research results can be more good again. (3) Expected for the state civil apparatus to be able to do more learn or understand again regarding professional zakat so that they can increase the intention or intention to pay professional zakat. (4) Expected for further research can fix missing indicators can be understood by respondents.

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