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Determinant Factors of Intention to Pay Zakat, Infaq and Shadaqah in Dompet Peduli Umat Daarut Tauhid

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ABSTRACT

Zakat, infaq and shadaqoh are economic instruments that will be more useful if channeled through amil zakat institutions. With the programs offered, DPU-DT distributes ZIS funds in the form of empowerment which includes a productive economy, educational scholarships, and free health which are managed systematically, intensively, and continuously. The large number of existing LAZs requires zakat amil to be able to formulate strategies to attract muzakki to channel ZIS funds to them. This study aims to determine what factors influence muzakki's interest in distributing Zakat, infaq and shodaqoh of DPU-DT. The research method used is descriptive quantitative analysis with factor analysis tools. Based on the seven variables, namely: trust, service, program, transparency of funds, office location, network, and professionalism of the institution, then developed into 20 questions that have conformity with the seven variables. Factor analysis was used to test 20 variables based on the similarity of the analyzed variables. The test results of 20 variables that pass and are eligible to be processed to the next stage are that only 13 variables met the criteria to be processed and resulted in 4 dominant factors influencing the interest of muzakki in distributing ZIS to DPU-DT.

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INTRODUCTION

Awareness of the implementation of zakat among Muslims is still not followed by an adequate level of understanding about this one worship, especially when compared to other obligatory worship such as prayer and fasting. The lack of understanding of the types of assets that are obligatory on zakat and the payment mechanism guided by Islamic sharia causes the implementation of zakat worship to be highly dependent on each individual. This in turn affects the development of zakat institutions, which should play an important role in cultivating collective zakat worship so that the implementation of this treasure worship becomes more effective and efficient (Baga, 1997).

Property zakat, including professional zakat and corporate zakat, if paid properly, is a potential source of considerable funds for Muslims. The problem is the low understanding of the majority of Muslims about zakat and the lack of awareness of professionals, entrepreneurs, and Muslims in general to issue zakat on professional income, companies, and other income in accordance with Islamic religious guidelines and rules (Ridwan et al., 2021). The awareness to issue zakat, infaq, and sadakah must be accompanied by professional and managerial abilities in managing each of the people's assets. So that Muslims can rise from adversity in various fields, especially in the economic field, reliable, professional, and ready-to-use human resources must be prepared. All zakat management institutions or bodies need to be reorganized in accordance with the demands of the progress of the needs of Muslims (Adachi, 2018).

Therefore, zakat, infaq, and sadakah institutions need to be managed professionally and on target for the interests and welfare of Muslims. Zakat, infaq, and sadakah institutions should function as bodies that think about and plan the development of the economic life of Muslims. Therefore, zakat, infaq, and sadakah institutions need to be revitalized into professional organizations so that they can become the foundation of the economic future of Muslims (Nabi et al., 2019).

Zakat is the name for a certain number of assets that have reached certain conditions that are required by Allah to be issued and given to those who are entitled to receive it with certain conditions. Zakat is intended as a payment, namely the fulfillment of the obligatory rights contained in the property. Zakat is also intended as a certain part of property and which is obligated by Allah to be given to the poor (Al-Zuhayly, 2018).

Infaq in terms of spending part of the property for an interest ordered by Allah Subhanahu wa Ta'ala, such as donating property to meet family needs. Infaq is often used by the Qur'an and Hadith for several things. First, to show the assets that must be issued, namely zakat. Infaq in this sense means obligatory zakat. Second, to show assets that must be issued other than zakat, such as the obligation of a husband to provide a living for his wife and children. The word infaq here turns into a living or nafaqah. Third, To show assets that are recommended to be issued, but not to the degree of obligation, such as giving money to the poor, donating to the construction of mosques or helping people who are affected by disasters. Issuing property for the purposes mentioned above is also known as infaq. Usually this infaq is related to material gifts. (Alin et al., 2018) Sadaqa can also be interpreted by issuing wealth that is not obligatory in the way of Allah. But sometimes it is interpreted as non-material assistance, or non-material physical worship, such as helping others with their energy and mind, teaching knowledge, glorifying, dhikr, even having sexual relations, also called alms (Fattah et al., 2022).

Interest in general can be interpreted as a sense of interest shown by individuals to an object, both objects in the form of living and non-living objects. Interest is also the tendency of a person's soul to something, usually accompanied by feelings of pleasure. Interest does not arise suddenly but arises as a result of participation, experience and habits. Public distrust or lack of trust in the amil zakat institution makes some people prefer to pay zakat directly to mustahiq zakat rather than

to zakat institutions. Therefore, the management of zakat by an amil zakat institution that is more professional, trustworthy and transparent will be able to foster the enthusiasm of the community to distribute their zakat through the institution .

Several previous studies have been conducted regarding the factors that influence muzakki to pay zakat. The theory used in previous research is about the habits of consumers. Previous studies have shown that the activity of collecting zakat funds is influenced by several specific factors. The level of income can affect the obedience of a muzakki to pay zakat, if the income obtained is more and more income, then a Muslim has a tendency to be more obedient in paying zakat. (Amilahaq & Ghoniyah, 2019)

One of Islam's greatest important teachings is zakat. Zakat is a word derived from the Arabic language. Zakat is a masdar of "zaka," which means "clean, increase, grow or develop, blessing, and praise. In this clean conception, zakat is practised with the goal of purifying oneself of stinginess. Miserliness is considered impure because it tarnishes the Muslim brotherhood. As a result, stinginess will stifle the growth and development of the Islamic sense of community. The zakat will also clean up the property that Allah SWT has entrusted to the wealthy from other people's parts or rights. (Al-Fatih, 2020)

Zakat is done with the objective of purging oneself of stinginess in this clean notion. Because it tarnishes the Muslim brotherhood, miserliness is regarded as unclean. As a result, stinginess will strangle the Islamic community's growth and development. The zakat will also cleanse the property that Allah SWT has committed to the affluent from the parts or rights of other people. The wealth of a Muslim who has reached his nisab and haul from the results of trading, farming, livestock, gold and silver, the results of work, profession, investment, and so on is obligated to pay zakat if he has reached his nisab and haul from the results of work, profession, investment, and so on. (Husain et al., 2019)

The potential for zakat in Indonesia at that time was Rp. 19.3 trillion consisting of Rp. 5.1 trillion and Rp. 14.2 trillion from zakat, waqf, infaq and shadaqoh instruments. A third of the amount of funds comes from zakat fitrah Rp. 6.2 trillion, and the rest from zakat assets of Rp. 13.1 trillion. This survey includes 1,500 respondents in 11 provinces, 200 mosques, 50 Government BAZs (BAZDA) and 50 private ZIS institutions (LAZ) using probability sampling and interviews as well as public opinion and organizational opinion. (Septianingsih, 2017).

The occurrence of the muzakki phenomenon which gives zakat funds directly to those who are entitled to it or submits it to the administrators of nearby mosques, indicates the role of zakat management organizations is not optimal, because in this multi-complex era, it demands efficiency and ease of reaching everything. Ideally, muzakki who are busy with daily activities, especially in big cities, will leave their ZIS at the zakat management institution (BAZ/LAZ).

The performance of zakat institutions is not yet optimal so that muzakki distribute more ZIS by direct giving. There is an increase in the percentage of muzakki each year, not accompanied by the percentage of the number of muzakki in amil zakat institutions. Like a company that produces bottled water, there is a lot of competition nowadays, some of which are aqua, club, aguarius, clear mq, etc. Before consumers choose one of them, consumers will first look for advantages and differences with other similar goods. There will be a lot of things that will influence consumers in making decisions. Likewise, the increase and decrease in the percentage of muzakki will be greatly influenced by the factors that influence it. Therefore, the author wants to conduct research on several factors that influence muzakki's interest in tithing, infaq, and shodaqah at one LAZ, namely Dompet Peduli Ummat Daarut Tauhid (Sofyan, 2013).

METHOD

This type of research is field research, namely direct observation of the object under study in order to obtain relevant data. The method used in this research is a quantitative descriptive approach. Descriptive method, this method aims to describe the nature of something that is taking place at the time the research is conducted and examines the causes of a particular symptom. Descriptive method aims to describe the characteristics of a situation at a certain time, so planning is needed so that the description is really easy to cover all problems in each phase. In this study, what the author describes is muzakki's interest in fulfilling ZIS at the DPU DT.

The population in this study were muzakki who had and are still distributing ZIS to the DPU DT totaling 3,275 people. In this study, the technique used for sampling is random sampling (probability sampling), which is a sample selection method in which each member of the population has the same opportunity to be selected as a member of the sample. The sample used in this study amounted to 100 people.

RESULTS AND DISCUSSION

1. Factor Analysis

Factor analysis reduces 20 variables to fewer and names them as factors. The process of summarizing these variables will be grouped according to the similarity of characteristics through the processes in the factor analysis in the SPSS program. the first step is to test the instrument to test the validity of the variables using the KMO and Barlett'test, the results are seen from the number on the symbol "a" equal to or more than 0.5 to 1. selected earlier, then perform a factor rotation process to group the factors into one factor. After being grouped into each factor, then the results of the grouping are explained. Finally, factor naming is naming the collected factors based on similarities.

2. Factor Analysis Phase

This study involved 100 respondents. Each respondent was given a list of questionnaires containing questions about respondents' opinions on the variables that influence muzakki's distribution of ZIS to DPU-DT. Respondents answered the question by marking (√) on the five alternative answers available, then the researcher measured it in the form of numbers as follows:

a. Doing Extraction

In the Total Variance Explained table there are 13 variables that are included in the factor analysis based on Principal Component Analysis. Based on the results of the analysis, it shows that the results of the reduction of thirteen (13) variables are five (4) factors, which are indicated by the total Eigenvalues of more than 1 (one), with a total factor loading of 68.997%:

	Extraction Sums of Squared Loadings		
Component	**Total**	***% of Variance***	***Cumulative %***
1	4,261	32,625	32,625
2	2,091	16,087	48,713
3	1,471	11,313	60,026
4	1,166	8,971	68,997

b. Processing Factor Rotation

Factor rotation is used to clarify the significance of the factors that have been formed. There are 13 variables included in the factor analysis. The results of the analysis showed 4 factors from the reduction of 13 variables as optimal results. The variance of the four factors is cumulatively obtained as follows: the first factor variance 32.626%, the second factor variance 16.087%, the third factor variance 11.313%, the fourth factor variance 8.971%.

The total of the four factors is 68.997% of the variability of the original 13 variables. All of the four formed factors have eigenvalues above one (1) and if one factor is added to five (5), then the eigenvalues are below one (1), so the addition of factors is stopped. From the results of this analysis, it means that the grouping of factors is a maximum of four (4) factors.

Rotated Component Matrix[a]

	Component			
	1	2	3	4
V1	,825	,041	,034	,124
V2	,840	-,151	,189	,022
V3	,848	,196	-,008	,053
V4	,148	,122	-,024	,794
V5	,794	,225	,278	,055
V6	,782	,064	,318	,050
V7	,025	-,070	,206	,833
V10	,219	,062	,709	,069
V11	,116	,835	,001	,175
V12	,076	,849	,052	-,163
V13	,047	,861	,179	,081
V16	,030	,098	,522	,281
V18	,200	,049	,788	-,080

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

c. Result Interpretation

Interpretation is facilitated by recognizing or identifying variables with large loadings on the same factor. Each variable is interpreted based on highloading on the same factor and grouped in one factor alone. Each factor has a collection of highloading so that 4 factors were identified as being strongly correlated. The Rotated Component matrix shows the distribution of 13 selected variables into 4 groups of factors.

Factor group I there are 5 variables, namely: V1, V2, V3, V5, V6. These variables deserve to be included in factor I because they have the highest loading in factor I compared to other groups of factors. Factor I has the most number of variables compared to other factors. For example, the variable V1 deserves to be in factor I because it has a highloading of 0.816, this means that the correlation of variable V1 with factor I is the strongest. Similarly, the variables V2, V3, V5 and V6 have a strong correlation with factor I, namely

V2 (0.840), V3 (0.848), V5 (0.794), V6 (0.782). Variable V1 in factor I is loaded (0.816), in factor II (0.051), in factor III (0.024), in factor IV (0.114), so this variable is included in factor I because it has the highest loading.

Factor II group has 3 variables, namely V11, V12, V13. These variables deserve to be included in factor II because they have the highest loading in factor II compared to other factor groups. For example, the variable V11 deserves to be in factor II because it has a high loading of 0.835 in factor II, this means that the correlation of variable V11 with factor II is the strongest. Likewise with other variables that have the highest high loading in factor II. Factor group III has 3 variables, namely V10, V16, V18. This variable deserves to be included in factor III because it has the highest loading in factor III compared to other groups of factors. Variable V10 deserves to be in factor III because it has a high loading of 0.709 in factor III, this means that the correlation of variable V10 with factor III is the strongest.

Factor IV group contains 2 variables V4, and V7. These variables deserve to be included in factor IV because they have the highest loading in factor IV compared to other groups of factors. For example, the variable V4 deserves to be in factor IV because it has a high loading of 0.794 in factor IV, this means that the correlation of variable V4 with factor IV is the strongest. Likewise, variable V7 has a strong correlation with factor IV, namely (0.833), so that this variable is included in factor IV because it has the highest loading. Based on the analysis carried out, obtained 4 factors that influence muzakki's interest in paying ZIS at DPU-DT these four factors are the result of reduction of 13 variables that have passed the instrument test process to filter out eligible variables and variables that are not eligible to be tested. The four factors include: service factor, relationship factor, location factor, transparency factor.

CONCLUSION

After the author conducted research on muzakki DPU-DT then got the results that only 13 variables met the criteria to be processed and resulted in 4 dominant factors influencing the interest of muzakki in distributing ZIS to DPU-DT. These factors are Service Factors, Relationship Factors, Location Factors, Transparency Factors. the highest factor of the four factors above is the service factor with a total of 32.626%. In general, a high standard of service will result in high satisfaction and frequent repeat purchases. The word quality contains many definitions and meanings, different people will interpret it differently but from several definitions we can find that they have some similarities even though it is only the way they are conveyed. The relationship factor is one that influences muzakki to pay ZIS.

The four factors above collectively accounted for 68.997% of the factors that influence muzakki's interest in distributing ZIS to DPU-DT so that there are about 31.003% of other factors that influence muzakki's interest in distributing ZIS to DPU-DT. The fundraising strategy carried out by the DPU DT is quite good, it remains only to optimize the performance of the marketing sector so that it is even more aggressive in seeking funds, so that the funds obtained can be maximized. The service factor is one that influences muzakki's interest in paying ZIS to the DPU DT. Service is any action or activity that one party can offer to another, which is essentially intangible and does not result in the ownership of anything. Its production may or may not be linked to a single physical product. Service is the behavior of producers in order to meet the needs and desires of consumers in order to achieve customer satisfaction. Kotler also said that this behavior can occur during, before and after the transaction.

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