Sekolah Tinggi Agama Islam Al-Mawaddah Warrahmah Kolaka

JURNAL EKONOMI BISNIS SYARIAH

Regression analysis of motivation factors for paying a Zakat to strengtheness of Ummah in Kolaka Regency

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ABSTRACT

The objective of this study was to identify a motivation of Muzakki (as payer a zakat) for paying a zakat. The experiment was conducted at Kolaka district from January to February 2017. This research was used 3 factors, satisfied (X1), served (X2), and Islamic knowledge (X3) to motivation of muzakki (Y). Data were analyzed by regression analysis. The result showed that value of R was 95,6%, it was indicated that factor formulation was valid to identify motivation of Muzakki for paying zakat. One way analysis of varians showed a significant. Formula of regression analysis was Y= -0.36+1,12X1+1,054X2+0.924X3. Value of constant -0.36 was indicated that without three factors would be negative motivation or nothing motivation to be paid a zakat. Satisfied was highest factor could be influenced motivation to be paid a zakat by Muzakki. In fact, that Islamic knowledge was lowest factor. Research could be concluded that satisfied of muzakki was highest factor affected to motivation for paying zakat. Amil (as collector of zakat for distribution to mustahiq) should be credible, liable to service, and trustworthy for building of good satisfied of Muzakki.

Keywords: Motivation, Zakat, Satisfied, Served, and Islamic Knowledge.

INTRODUCTION

Zakat and infaq were not strange in muslim communities. Because zakat and infaq were on instrument to reduce poverty. Source of funds religious institution which have function to trouble shoot and handle. The funds collected are big potency which can empowerment million people needy. Poverty is big problem for *ummah*, It would be challenge for Institution of Da'wah. As long as, *zakat* just ceremonial process, and not visible of strength. Analysis of SWOT could be help us to understand about what and how to organizing and moving.

According to Sabiq, (2008), *zakat* is a pillar of Islam which must be obeyed by Moeslims since the beginning of Islam in Mecca, unfortunately at that time there was no limitation for the amount of assets and part of ownership which will be used as *zakat*. After the second year of Hijrah, Prophet Muhammad made a clear explanation a kinds of treasures that is used as *zakat* followed by nishab and each percentage. It can be easy to understand the way of islam in term of capital (ra'sul maal) through studying and understanding *zakat*.[1]

Institution of zakat, infaq, and shadaqah have function to pick up the actual gauntlet which faced muslim communities. In particular, institution of zakat, infaq, and shadaqah have to do convert from traditional process to modern/professional process for formulating strategy. One of strategy have to do is create new perception (specially for *Muzakki* and *mustahiq*) about zakat definition and management. *Mustahiq* have a responsibilities to develop a independent personality, and then final goal is released from poverty.

Generally, models of distribution of zakat Infaq classified Shadaqah there are four, namely (Mufraini, 2002):

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[1] Sabiq, Sayyid. 2008. Syarah Fiqh Sunnah jilid 3. Gema Insani. Jakarta.

1. Distribution model of traditional consumptive. Distributed on mustahiq to be used directly crate tithes were distributed to the poor to meet the company needed everyday life or zakat mal given the sacrifice of natural disasters.

2. Distribution model of creative consumptive.Zakat is manifested in other forms of original goods, such as in the form of school tools, or scholarships.

3. Distribution model of traditional productive zakat. Zakat is given in the form of productive goods such as goats, cows, razors, and so forth. Giving in this form will create a business that opens the working of the poor.

4. Distribution model in the productive form of a criative. Zakat is realized in the form of capital either for the construction of social projects or increase the capital of small business enterprises.

National program via Zakat Institute (Badan Amil Zakat Nasional) were done. However, it is not significant to influence percentage of paying zakat. Therefore, it is very important to understand zakat payer's motivation. As we understand their motivation, we can take the good steps to increase zakat collection. When zakat collection increases, zakat can play a more important role as significant tool of Islamic finance. Furthermore, the objective of this study was to identify a motivation of Muzakki for paying zakat.

RESEARCH DESIGN AND METHODOLOGY

The experiment was conducted at Kolaka district from January to February 2017. This research was used 3 factors, satisfied (X1), served (X2), and Islamic knowledge (X3) to motivation of muzakki for paying a zakat (Y). Object were used in this research 50 correspondent. Collected data via questioner was measured by likert scale, Eg. 1= Strongly disagree (Poor), 2= Disagree (Less), 3= Less agree (Fair), 4= Agrees (Good), 5= All for (Excellent).

Satisfied factor (X1) means that altruism via payment zakat including feeling happy could be increased condition of poorly man, feeling his money was cleaned after payment zakat,

and feeling happy with program of Zakat institute which fairly distribution to the right man. Served factor (X2) means all activities amil which could be offered to muzakki when they are paying zakat. Islamic knowledge (X3) means that Islamic knowledge of muslim community about zakat, including definition, purpose/aims, and benefit.

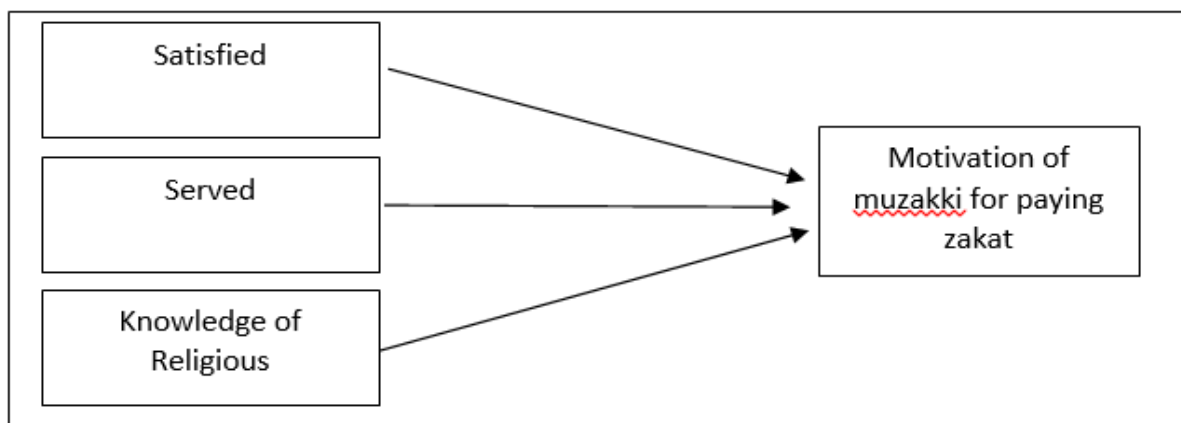Model of Research, could be explained at picture below:

Image 1. Model research

Data were analyzed by regression analysis. Regression analysis is a statistical process for estimating the relationship among variable. Regression analysis was used to identify variable motivation of Muzakki for paying zakat. Analysis was done using SPSS program verse 18.0.

RESULT AND DISCUSSION

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,956(a)	0,914	0,908	0,42526	1,993

Coefficient determinant is 0,914 (R-Squared), R-squared is the percent of variance explained by the model. That is R-squared is the fraction by which the variance of the error is less than variance of the dependent variable. In general, higher the R-squared, the better the model fits this data. Three factors could describe a phenomenon of motivation muzakki on payment zakat.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	88,261	3	29,420	162,684	0,000(a)
	Residual	8,319	46	0,181		
	Total	96,580	49			

Model of research is significant (Sig. 0,000 a). It means were factors model which be constructed on research methodology was true. Three factors (X1, X2, X3) could influenced motivation of muzakki on payment zakat by significantly. It was supported by Riki Okta Vendi *et al.* (2014), showed that factor could be influence a motivation of Muzakki to pay a zakat were satisfied, faith, and served by Zakat Institute.[2] Case study in Malaysia showed that mean value of factors influencing in Malaysia are Altruism (31.47), Organization factor/Served (28.32), Self satisfaction (17.29), Level of iman/faith (12.58), and rewards (5.61).[3]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF	B	Std. Error
X0	(Constant)	-,360	0,647		-,557	0,580		
X1	Satisfied	1,127	0,106	0,525	10,629	0,000	0,767	1,304
X2	Served	1,054	0,097	0,555	10,877	0,000	0,720	1,388
X3	Knowledge of Religious	,924	0,109	0,396	8,480	0,000	0,857	1,166

Formula of motivation of muzakki for paying zakat have:

$$Y = -0.360 + 1.127X1 + 1.054X2 + 0.924X3$$

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[2] Riki Okta Vendi, Muhammad Findi, Salahuddin El Ayyubi. 2014. Factor influence of paying zakat: case study in Dharmasraya Regency, West Sumatra. Can be acces at http://www.republika.co.id/berita/koran/khazanah-koran/14/11/27/nforg55-faktorfaktor-yang-memengaruhi-pembayaran-zakat-studi-kasus-kabupaten-dharmasraya-sumbar

[3] Muhammad Muda, Ainulashikin Marzuki, and Amir Shaharuddin. 2006. Factor influenceing individual participation in zakat contribution: exploratory investigation. Seminar for Islamic Banking and Finance 30 Agusutus 2006. Kuala Lumpur.

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Value of β0 (constant) -0.360 showed that without satisfied, served, and Islamic knowledge factor could impact to negative motivation. Negative motivation is motivation would be built a unhappy condition. Windy Dyah Indrayani and Anindita Budiarti (2016), said that Negative motivation appearance because poor working.[4] Negative motivation could be impact to Muzakki has not payed a zakat.

Satisfied factor (X1) influenced as many as 1.127, it means that increased 1 percentage satisfied factor could increased 1.127 percentage of motivation muzakki to payment a zakat. Many correspondent have reason about satisfied after paying a zakat, all reason related to satisfied on transparency of zakat. Nadilla Ambarfauziah Rulian *et al.* (2015), said that there are many muslims whor are not motivated to pay zakat, because not trust or satisfied zakat management organization.[5] Dadamg Husen Sobana *et al.* (2016), showed that significant of coefficient in regression analysis of variable that affect compliance of muslim merchant for zakat maal in the distric of cianjur are commitment to islamic rule/knowledge of religious (0.118), and Transparency to zakat institution/satisfied (0.841).[6]

Served factor (X2) influenced as many as 1.0524, it means increased 1 percentage satisfied factor could increased 1.127 percentage of motivation muzakki to payment a zakat. Served factor is all activities amil which could be offered to muzakki when they are paying zakat. Izlawanie Muhammad (2016), said that who paid zakat understood the responsibility and importance of business zakat payment. However, some of them regularly paid zakat directly to the poor and needy because they have doubt on zakat administrator's credibility in distributing zakat payment.[7]

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[4] Windy Dyah Indrayani and Anindita Budiarti. 2016. Pengaruh Gaya Kepemimpinan Motivasi dan Disiplin Kerja terhadap Kinerja Karyawan. Jurnal Ilmu dan Riset Manajemen Vol 5(9). 1-20.

[5] Nadillah Ambarfauziah Rulian, Lukytawati Anggraeni, Deni Lubis. 2015. Analysis of factors influencing muzakki in selecting zakat management organization (BAZNAS): case study in BAZNAS Kota Bogor. Jurnal al-MuZara'ah. Vol 3 (1).

[6] Dadang Husen Sobana, Uus Ahmad Husaeni, Irpan Jamil, and Dadang Saepudin. 2016. The variable that affect compliance of muslim merchants for zakat maal in the district of cianjur. International Journal of Zakat Vol 1(1). 78-87.

[7] Izlawanie Muhammad. 2016. Factors that influence business zakat compliance among small and medium entrepreneurs. Journal of Muamalat and Islamic Finance Research Vol. 13(1). 97-110.

Islamic or religious knowledge factor (X3) influenced as many as 0.924, it means that increased 1 percentage of islmic or religious factor could increased 0.924 percentage of motivation muzakki to payment a zakat. Bakar and Rashid (2010), showed that religious factor towards zakat income in International Islamic University Malaysia.[8]Siti Zahrah Sariningrum (2011), showed that factor could be influence a motivation of Muzakki to pay a zakat are faith, social, knowledge of religious, and appreciation.[9]Galuh Parmita Ardane Swari (2014), said that Knowledge of religious could be influence significantly to consistency of Muzakki for paying a zakat in Wonogiri regency.[10]

CONCLUSION

Concluded that satisfied of muzakki was highest factor affected to motivation for paying zakat. Amil (as collector of zakat for distribution to mustahiq) should be credible, liable to service, and trustworthy for building of good satisfied of Muzakki.

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