

DETERMINANT FACTORS THAT INFLUENCE MUZAKKI TO PAY PROFESSIONAL ZAKAT

by Hasan Mukhibad

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Hasan Mukhibad

Accounting Department, Economics Faculty, Universitas Negeri
Semarang. Email : hasanmukhibad@mail.unnes.ac.id

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Ahmad Nurkhin

Economics Education Department, Economics Faculty, Universitas Negeri
Semarang. Email : ahmadnurkhin@mail.unnes.ac.id

ABSTRACT - Determinant Factors That Influence Muzakki to Pay Professional Zakat - Study on Muzakki In Pati Regency - The aims of this research are to prove empirically the effect of reputation, transparency, accountability of Amil Zakat Institution (LAZ), muzakki's religiosity and trust on the intensity of muzakki in paying professional zakat through amil. In addition, this reseach would also prove empirically the factors that influence LAZ's reputation and muzakki's trust in LAZ. The population of this research was civil servants in Pati Regency who already had an obligation to pay zakat (*muzakki*). The sample was determined by incidental method and comprised 73 respondents. Data analysis was conducted by using the Structural Equation Model with the WarpPLS program. The research showed empirically that LAZ's reputation had positively been influenced by transparency and accountability of LAZ. Muzakki's belief in LAZ was influenced by LAZ's reputation and muzakki religiosity. Furthermore, the intensity of muzakki to pay zakat was influenced by the LAZ's reputation, transparency, religiosity and muzakki's trust in LAZ. The potential of zakat could be increased by improving LAZ performance (reputation, transparency) and muzakki's religiosity.

Keywords: Intersity to Pay professional zakat, Transparency, Reputation, Religiosity

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ABSTRAK -Tujuan penelitian ini adalah membuktikan secara empiris pengaruh reputasi, tranparansi, akuntabilitas LAZ (Lembaga Amil Zakat), religiositas muzakki serta kepercayaan muzakki kepada LAZ terhadap intensitas muzakki dalam membayar zakat profesi melalui amil. Selain itu, penelitian ini juga akan membuktikan secara empiris faktor-faktor yang mempengaruhi reputasi LAZ dan kepercayaan muzakki terhadap LAZ. Populasi penelitian ini adalah pegawai negeri sipil di Kabupaten Pati yang sudah memiliki kewajiban membayar zakat. Sampel di tentukan dengan metode incidental dan menghasilkan 73 reponden. Analisis data menggunakan Structural Equation Model dengan alat bantu

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WarpPLS. Penelitian membuktikan secara empiris bahwa reputasi LAZ di pengaruhi secara positif oleh transparansi dan akuntabilitas LAZ. Kepercayaan muzakki kepada LAZ di pengaruhi oleh reputasi LAZ dan religiusitas muzakki. Selanjutnya, intensitas muzakki dalam membayar zakat dipengaruhi oleh reputasi LAZ, transparansi LAZ, religiusitas serta kepercayaan muzakki kepada LAZ. Potensi zakat dapat ditingkatkan dengan meningkatkan kinerja LAZ (reputasi, transparansi) dan religiusitas muzakki.

Kata Kunci: Intensitas Membayar Zakat, Transparansi, Reputasi, Religiusitas



INTRODUCTION

Indonesia is a country that has the ¹⁴largest Muslim population in the world. The Pew Research Center data in 2017 shows that the world's Muslim population of 12.9% lives in Indonesia (Pew-Research-Forum, 2017). With the large Muslim population, it should also have an impact on the collection of zakat funds. Expenditure of resources for zakat is an obligation for Muslims (Halim et al., 2015; Wahab, Rahim, & Rahman, 2013). However, the data shows that the collection of zakat funds in Indonesia is still not optimal. Chairperson of the National Amil Zakat Agency, Prof. Bambang Sudibyo stated that in 2015 national zakat collection was IDR 3.7 trillion, this amount was only 1.3% of its potential. That is, there is a potential for charity of 98.7% that has not been collected (Maharani, 2016; Laela, 2010; Yuningsih, Abdillah, & Nasution, 2015).

One reason for the low collection of zakat funds is that people prefer distributing their own zakat by themselves to distributing to amil institutions (Yulianto, 2017; Zainal, Abu Bakar, Al, & Saad, 2016; Syafei, 2016). This means that amil institutions have low trust, including amil in Indonesia (Khoer, 2013; Ahmad & Rusdianto, 2018; Permana & Baehaqi, 2018; Syafiq, 2016); Malaysia and Pakistan (Mustafa, Mohamad, & Adnan, 2013). One of the variables affecting the low level of trust in muzakki at the amil institution is the reputation of the institution. Reputation is very important for collecting and distributing zakat to the community. This is based on reputation and transparency to provide a positive influence on the perceptions and views of muzakki to pay zakat to the institution concerned (Saad & Haniffa, 2014). In addition, the reputation of the institution will also have a positive influence on consumer trust (Ali, Jin, Wu, & Melewar, 2017; Gul, 2014; Keh & Xie, 2009).



Another factor is the transparency of the institution. Amil zakat institutions currently still have limited transparency (Taha et al., 2017). Transparency concerns how to disclose amil information on the management of funds paid by muzakki. The level of accountability influences the trust of muzakki in choosing zakat payments through amil or directly. Accountability is the level of responsibility of the amil institutions in managing the collected funds. Accountable institutions will increase trust and will further increase the collected zakat funds.

Another variable that influences the choice of the method of payment of zakat through amil or channeling directly to mustahik is muzakki's religiosity (Sedjati, Basri, Hasanah, & Maryanti, 2018). Nopiardo (2016) considers that zakat paid through amil has benefits (1) in accordance with the Qur'an and Hadith; (2) optimizing the level of discipline of zakat payers; (3) maintaining the inferiority feelings of mustahik towards muzaki; (4) achieving efficiency and effectiveness as well as targets for the utilization of zakat. Thus, increasing the understanding of muzakki towards Islam (religiosity) greatly influences positively on the interest of muzakki in paying zakat through amil.

Based on previous research, there was no research that explores the factors that influence muzakki in paying professional zakat through amil, particularly for muzakki in Pati Regency. This research uses Pati Regency as the object of research because Pati regency is one of the regencies in which the level of poor population is at the above average level of national poor population average. Optimal distribution of zakat can be used as a solution to reduce poverty (Htay & Salman, 2014). In addition, Pati Regency also has the same problem, such as the lack of optimal zakat collected by amil. This is evidenced that the amount of zakat that can be collected was only by IDR 3 billion with a potential of IDR 20 billion. Besides, other data indicate that in 2017, Baznas of Pati



Regency has collected IDR 5 billion in zakat funds from the potential of IDR 20 billion (Asmani, 2018).

In addition to the reason for the phenomenon of low zakat collection, this study was conducted based on the reason that research related to muzakki behavior in zakat payments is still limited (Saad & Haniffa, 2014). Research related to zakat payments for Muslims who work or are called profession zakat is also relatively insufficient (Saad & Haniffa, 2014). This study focuses on the desire to pay professional zakat for muzakki who already have income above Nisab.

The novelty of this study is the use of the variable of muzakki's trust in amil as an intervening variable. The reason is that reputation, transparency, and accountability of amil (LAZ) and muzakki's religiosity can increase muzakki's trust in amil. High trust in amil will have a positive impact on the Muzzaki's willingness to pay zakat.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Reputation is the view of stakeholders (muzakki) on the image or institution's reputation. Companies that have a high reputation will easily gain trust from customers. Companies that have a high reputation will easily gain trust through three ways, namely in an economic and institutional perspective, the company has a valuable role in meeting their needs (Keh & Xie, 2009). Second, high reputation will strengthen the belief that companies have a low risk of failure in serving customers' needs. Third, high reputation is developed on the superior performance of the entity in a certain period (Keh & Xie, 2009; Rindova, Williamson, & Petkova, 2005). Meanwhile, (Rindova et al., 2005) assesses that reputation can be shaped through product quality and stakeholders' beliefs. Customers tend to use indicators of interrelated features, credibility, reliability, responsibility, and trust (Keh & Xie, 2009). Keh &



Xie (2009); Ali et al. (2017); and Gul, (2014) have empirically proven that the reputation of institutions will increase customers' trust.

In the context of the amil zakat institution (LAZ), LAZ that has a good reputation will increasingly convince Muzaki that LAZ is able to distribute zakat funds well, accountably and in accordance with Islamic principle. That is, LAZ is able to fulfill the need for muzakki to carry out its obligations, namely paying zakat. Furthermore, LAZ which has a good reputation further eliminates the perception of Muzakki that LAZ has the possibility of failing to distribute its funds. Thus, the hypothesis can be developed as follows:

H1: LAZ's reputation increases muzakki's trust

LAZ which has a good reputation can strengthen the trust of Muzakki that LAZ is able to hold its function as an amil zakat institution. A good reputation can be achieved based on the performance obtained by LAZ. Performance concerns the variety of products, accountability, service, and compliance with Sharia/Islamic principle, and is able to meet the needs of muzakki. A good reputation can increase customers' satisfaction and loyalty (Gul, 2014). This means that good reputation is able to form a brand that is good for muzakki and then able to generate or increase muzakki's willingness to pay zakat through LAZ. Thus, the hypothesis can be developed as follows:

H2: LAZ's reputation increases the willingness of muzakki to pay zakat.

The amil zakat institution is basically an intermediary between muzakki (zakat payers) and mustahik (zakat recipients). LAZ will collect zakat funds which are then distributed to mustahik or often referred to as eight Asnaf. Zakat recipients are classified into eight groups, namely indigent, poor, zakat administrators (amil), muallaf, slaves, people who are over debt (debt due to real needs), fisabilillah, and Ibnu Sabil (wayfarers) (Saad, Aziz, & Sawandi, 2014). The contractual relationship



between amil and muzakki which has entrusted this zakat fund, has logical consequences that arise, namely the transparency of the use of collected funds.

Taha et al., (2017) indicated that LAZ's transparency was still limited. This condition is not ideal, because transparency is needed by stakeholders, both in business entities and non-profit entities. Transparency involves disclosure of information on the use of funds to stakeholders. Schnackenberg & Tomlinson (2014) showed that the three main aspects of transparency are important in management practices: information disclosure, clarity, and accuracy. Furthermore, transparency is able to control the entity to always be efficient and effective in using its sources of funds and to support the sustainability of the business. Daniel (2017) revealed that the level of quality of transparency would support efficient and effective performance by reducing costs and improving corporate objectives. (Berggren & Bernshteyn, 2007) emphasized that modern companies already have transparency to improve efficiency. Transparency can be used as a disclosure of LAZ information to stakeholders, especially the muzakki who have handed in their funds. Transaparansi is able to increase consumer confidence (Park & Blenkinsopp, 2011; Schnackenberg & Tomlinson, 2014), including muzakki's trust in LAZ. Thus, the following hypotheses can be developed: H3: Transparency of LAZ increases the trust of muzakki.

The increased muzakki's trust along with performance transparency can increase the willingness to pay zakat. It is because transparency in the use of zakat funds is a factor expected by muzakki. Syarif Hidayatullah's UIN study found that 63% of respondents require accuracy guarantee in distributing zakat (Mutmainah, 2015). Transparency has the biggest contribution in LAZ's implementation of good corporate governance (Amalia, Rodoni, & Tahliani, 2018). That is,



transparency in the use of zakat funds is one of the needs of muzakki. Even low transparency is the reason for the low payment of zakat (Nugraha, Wardayati, & Sayekti, 2018). Mutmainah (2015); Nikmatuniayah, Marliyati, & A, (2017); and Pangestu & Jayanto (2017) in their research have empirically proven that LAZ's transparency has a positive effect on the intensity of muzakki in paying zakat. Thus, the following hypotheses can be developed as follows:

H4: LAZ's Transparency increases willingness in paying zakat

In addition to building trust and interest in paying zakat, transparency can also be used as a factor in making the brand or reputation of the institution. The reason is, stakeholders use various components, involving credibility, reliability, transparency, responsibility, and trust (Keh & Xie, 2009). However, transparency can be used to improve reputation (Diez & Sotorrío, 2012). Even management practitioners consider transparency as a "tool" for reputation management and a way to show trust (Albu & Flyverbom, 2019). A good transparency of LAZ will perform the image of stakeholders stating that the LAZ in question has good performance. This image can be regarded as the reputation of the institution. Thus, a hypothesis can be developed as follows:

H5: Transparency has a positive influence on LAZ's reputation.

In addition to transparency, accountability is also one of the factors of stakeholders in assessing the performance of the entity. Accountability is the responsibility of the entity for the use of resources mandated by stakeholders. Evaluation of the accountability of an entity concerns the success of the entity in realizing its objectives.

For accountability, organizations must be fully transparent by ensuring the processes, institutions, and information are accessible to relevant parties, especially to stakeholders for monitoring purposes.



(Saad et al., 2014). Accountability is very emphasized in Islam. Accountability in managing zakat funds is required in Islamic foundations and cannot be separated from Islamic teachings and values (Saad et al., 2014).

Accountable entities satisfy the interests of stakeholders and then the entity becomes trusted (Swift, 2003). LAZ accountability has been empirically able to increase public trust (Ahmad & Rusdianto, 2018). This trust will further enhance LAZ's reputation.

H6: LAZ's accountability increases muzakki's trust

H7: Accountability has a positive influence on LAZ's reputation

Institutional accountability also has an impact on the increasing demand for muzakki to pay zakat. LAZ which has high accountability will account for all the zakat received to be distributed to the party entitled to receive. Accountability will affect the satisfaction of muzakki (Ahmad & Rusdianto, 2018) and will further increase willingness in paying zakat back through the LAZ. Mutmainah (2015); Nikmatuniayah et al. (2017); and Pangestu & Jayanto (2017) have proven empirically that LAZ accountability has a positive influence on the intensity of muzakki in paying zakat.

H8: LAZ's accountability increases willingness in paying zakat

In an Islamic perspective, the rational principle depends on religion or belief. As a Muslim, every decision is very important to achieve two dimensions of life; current life and afterlife (al-falah) respectively. In Islam, rational principles are not only based on physical utility (present life) but also include utilities in the afterlife (al-falah) (Zulkifli and Sanep, 2010). That is, the decision to pay zakat is based on consideration of the world life and the hereafter. This aspect is called the level of faith or religiosity.



The level of religiosity can be valued by the depth of muzakki in understanding Islam and practicing it in its teachings in all life. In Islam, it is strongly emphasized not to make a direct connection between mustahik and muzakki. This is based on the appointment of an amil by the Prophet Muhammad. Zahrah has formulated the rule "al-ashlu fii z-zakaati an yajma'ahaa kullahaa waliyyu l-amri au man yanuuba 'alaihi" which means that basically zakat is collected by the government or assigned institution (Rofiq, 2018). This means that a good understanding of Islam will encourage muzakki to pay zakat through amil/LAZ. Sedjati et al. (2018) and Satrio; & Siswantoro (2016) in his research proved empirically that the level of religiosity influences the demand in paying zakat. Thus, a hypothesis can be developed as follows:

H9: Religiosity increases willingness in paying zakat

In Islamic teachings, zakat is a compulsory expenditure for Muslims. When the muzakki has paid zakat to LAZ, then the obligation of muzakki to pay zakat has been obeyed. When viewed on muzakki, this concept strongly encourages muzakki to have faith in LAZ. On the contrary, for LAZ, the trust of muzakki to this amil must be followed up with the distribution of zakat funds that are accountable and in accordance with Sharia/Islamic principle. H10: Religiosity increases muzakki's trust in amil/LAZ

Trust from stakeholders is the most important factor to support the sustainability of the entity's business. Keh & Xie (2009) has proven empirically that consumer trust will increase the intensity of purchases. Gul (2014) and Asiyah, Hadiwidjojo, & Sudiro (2014) added that trust has a significant impact on consumer loyalty.

The trust of zakat payers has helped maintain the existence of private zakat institutions when the government introduced compulsory zakat collection in Pakistan (Mustafa et al., 2013). Trust from muzakki



towards LAZ can be based on performance from time to time or based on previous zakat payment experience. Performances that can foster public trust in amil zakat are an advanced program, the success of LAZ in distributing zakat funds, compliance with Sharia/Islamic principle, transparency and accountability of LAZ.

H11: Muzakki's trust increase willingness in paying zakat

RESEARCH METHOD

The population of this study was civil servants (PNS) in the regency of Pati. The study sample was civil servants who had income above Nisab and were willing to be a research sample. Selection of samples based on incidental sampling methods. Based on these criteria, 73 respondents were selected.

All variables used were measured by questionnaires with five Likert scales. Reputation variables are measured by indicators of interest in vision, mission, goals, relationships between muzakki and mustahik, organization, and financial performance. Transparency is measured by indicators of financial report disclosure, income information, reporting time, media delivery questions and availability of public information systems. Accountability is measured by accountability to God, accountability to society, management and monitoring systems, availability of policies, accuracy of distribution and availability of productive programs. Religiosity is measured by indicators of religious awareness, obligations to fellow humans, the concept of income, and the concept of human relations with Allah SWT. Trust variables are measured by indicators of muzakki's trust in information, compliance with Sharia, and the reputation of the supervisory board.

Data analysis was conducted by using Structural Equation Model utilizing the WarpPLS tool. Test fit models based on **Average path**



coefficient (APC) values, Average R-squared (ARS), Average adjusted R-squared (AARS), Average block VIF (AVIF), Average full collinearity VIF (AFVIF), Sympton's paradox ratio (SPR) , R-squared contribution ratio (RSCR), Statistical suppression ratio (SSR), and Nonlinear bivariate causality direction ratio (NLBCDR) (Solimun & Fernandes, 2017). Significance value of 10% for the decision to accept or reject the hypothesis is 10%.

RESULTS AND DISCUSSION

The distribution table displays the distribution of respondents' answers to all indicators used to measure all variables. The distribution results of the respondents' answers are presented in the following table 1:

Table 1. Frequency of Respondents' Answer

Variables	Answer				
	Negative		Positive		
	1	2	3	4	5
Reputation	0.51%	1.37%	5.65%	54.28%	38.18%
Transparency	1.64%	0.82%	5.21%	55.89%	36.44%
Accountability	0.55%	4.38%	6.85%	45.48%	42.74%
Religiosity	0.27%	4.38%	8.49%	55.34%	31.51%
Trust	0.46%	3.42%	7.08%	51.83%	37.21%
Willingness in paying zakat	1.10%	1.92%	5.48%	55.07%	36.44%

Table 1 shows that many respondents gave quite good answers to LAZ's reputation level, as many as 54.28% and 38.18% of respondents gave very good answers. Similar conditions are also shown with answers



to the LAZ's transparency level which shows quite good. Respondents considered that LAZ had very good accountability. As many as 55.34% of respondents have religiosity, trust in LAZ and interest in paying zakat which is quite good.

The results of testing the relationship between independent and dependent variables are presented in the following figure:

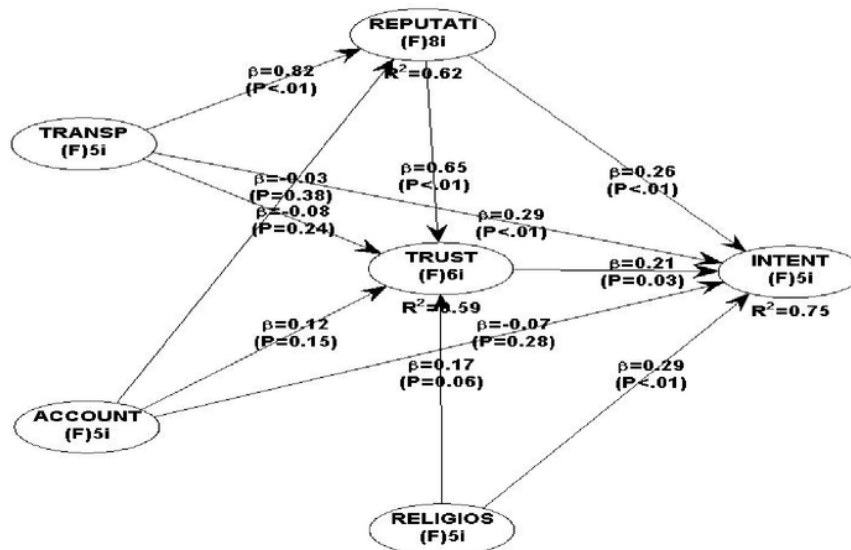


Figure 1. Model

Based on the proposed model, it can be summarized in the following table:

Table 2. Hypothesis Test Results

Dependent Var.	Independent Var.				
	Reputation	Transparency	Accountability	Religiosity	Trust
Path Coefficients					
Reputation	-	0.816	-0.034	-	-
Trust	0.653	-0.079	0.118	0.172	-
Intention To Pay Zakah	0.257	0.291	-0.068	0.287	0.215
P Values					

Reputation	-	<0.001*	0.384	-	-
Trust	<0.001*	0.244	0.149	0.063**	-
Intention to Pay Zakah	0.01*	0.004*	0.277	0.005*	0.027*

* Significant at the level of 5 %, ** Significant at the level of 10%.

The results of the goodness of fit test are as follows:

Table 3. Results of Goodness of Fit Test

Indicator	Standard Value	Test Results	Conclusion
APC	P<0,05	0,272, P = 0,003	Good
ARS	P<0,05	0,656, P=0,001	Good
AVIF	acceptable <= 5, ideally <= 3.3	3,699	Good
AFVIF	acceptable <= 5, ideally <= 3.3	2,798	Ideal
SPR	acceptable >= 0.7, ideally = 1	0,727	Ideal
RSCR	acceptable >= 0.9, ideally = 1	0,947	Ideal
SSR	acceptable >= 0.7	1,000	Ideal
NLBCDR	acceptable >= 0.7	1,000	Ideal

Source: Output taken from WarpPLS

Table 3 shows that the proposed model is feasible, so the test results can be used as a result of the study.

Table 2 shows that reputation has a significant relationship to muzakki's trust. The relationship between reputation and transparency has alpha 0.653 with a significance level of <0.001. This value concludes that LAZ's reputation has a positive and significant influence on muzakki's trust. Muzakki sees that LAZ, which has a high reputation, has a minimal risk in fulfilling the needs of muzakki. that LAZ can channel its funds in accordance with Sharia is the expectation of each muzakki. Zakat is an order of Islamic teachings for its followers, so the implementation of zakat must be in accordance with the rules of religion, including Nisab, tariffs or calculation of zakat and recipients of zakat (asnaf). The



reputation of a company can reduce customer risk and generate trust, which in turn can promote customer commitment (Walsh, Schaarschmidt, & Ivens, 2017). Gul (2014) found that there was a significant positive relationship between reputation of agency satisfaction, trust, and consumer loyalty.

The relationship between reputation and muzakki's willingness in paying tax produce an alpha value of 0.257 with a significance of 0.01. This finding shows that LAZ's reputation level has a positive influence on willingness in paying zakat. Muzakki prefers LAZ which has a good reputation in paying zakat. LAZ, which has a good reputation, will carry out its performance in accordance with the expectations of Muzakki, and even allows LAZ to perform above the expectations of Muzakki. The reason is that a good reputation is performed by the entity in a long term. Evaluation of entity's reputation concerns performance, reliable products, quality of products and services provided (Keh & Xie, 2009; Rindova et al., 2005),

The results also indicate that transparency does not have an impact on muzakki's trust. However, transparency has a positive influence on reputation. The results of this study are interesting, because the results of the study in general are that the level of transparency of the entity has a positive influence on consumer's trust (Park & Blenkinsopp, 2011; Schnackenberg & Tomlinson, 2014), and transparency has a positive influence on the entity's reputation (Diez & Sotorrío, 2012) Research Park & Blenkinsopp (2011); Schnackenberg & Tomlinson (2014); Diez & Sotorrío (2012) use the entity as the object of their research, while this study uses a non-profit religious entity as the object of research. The religious non-profit entity, LAZ, in particular, has the potential for religious motivation as one of the factors in paying zakat, such as sincerity, may not be riya (showed off) ' ; in giving sodaqoh by



"right hand", while the "left hand" might not know. That is, muzakki's trust in LAZ is based on "Allah SWT as a goal" and is less based on transparency. This reason is also reinforced by the findings of this study which found that LAZ accountability does not have a significant effect on muzakki's trust and muzakki's intention to pay zakat.

Nevertheless, the results of the study prove empirically that the transparency of LAZ has a positive and significant influence on the reputation and intention of muzakki in paying zakat. The amil zakat institution's reputation is achieved based on several factors, including performance, products, services, transparency, and testimonials from public figures, stakeholders and other factors. These factors periodically will affect the image of the community towards LAZ and will further motivate muzakki to pay zakat through LAZ. This finding is in line with Gul (2014) who found that a good reputation can increase customers' satisfaction and loyalty. More specifically, Mutmainah (2015); Nikmatuniayah, Marliyati, & A, (2017); and Pangestu & Jayanto (2017) explained that LAZ's transparency increases the interest of muzakki to pay zakat. That is, there are indications that LAZ's transparency is able to increase Muslims to pay zakat and divert muzakki from zakat payments directly (without going through LAZ) to zakat payments through LAZ.

Table 2 also shows that institutional accountability does not have a significant positive impact on the reputation, trust, and intensity of muzakki in paying zakat. This finding indicates that LAZ accountability is not used as a muzakki's parameter in looking at LAZ's image, as well as giving trust to LAZ, even in increasing encouragement to pay zakat through LAZ. This finding is different from the findings of Mutmainah (2015); Nikmatuniayah et al. (2017); and Pangestu & Jayanto (2017) who have noted that accountability has a significant influence on intention to pay zakat. Based on the results of this study, there are indications that



muzakki pays zakat through LAZ and tends to ignore LAZ accountability to muzakki. Muzakki has an understanding that, when zakat has been paid, the obligation has been obeyed. LAZ's responsibility is more emphasized on its responsibility to Allah SWT. This means that the demands of muzakki on LAZ liability tend to be unmandatory.

⁸ The results of the study affirm that religiosity has a positive influence on muzakki's trust in LAZ and the muzakki's intensity in paying zakat. Muslims who have religiosity will increasingly realize that zakat is an obligation (pillars of Islam) and must be actualized. Besides, a high level of Islamic understanding will increasingly give trust to LAZ as an intermediary between muzakki and mustahik. Payment of zakat through LAZ is in accordance with the concept of zakat payment practiced by Rasulullah (Rofiq, 2018). ¹³ The results of this study also determine the findings of Sedjati et al. (2018) and Satrio; & Siswanto (2016) which states that the level of religiosity has a positive influence on muzakki's willingness in paying zakat.

The level of muzakki's trust towards LAZ also has a positive impact on willingness in paying zakat. This finding is in line with the statement of Keh & Xie (2009) which states that consumer's trust will increase the intensity of purchases and consumer's loyalty (Gul, 2014; Asiyah, Hadiwidjojo, & Sudiro; 2014)

CONCLUSION

This research suggests that LAZ's reputation is positively influenced by LAZ's accountability transparency. Muzakki's trust in LAZ was influenced by LAZ's reputation and muzakki religusitas. Furthermore, the intensity of muzakki in paying zakat is influenced by the reputation of LAZ, LAZ's transparency, religiosity, and muzakki's trust in LAZ.



The results of this study identify that LAZ's accountability does not affect LAZ's reputation, muzakki's trust in LAZ, and the intensity of muzakki to pay zakat. Muzakki considers that LAZ's accountability is not so important compared to Muslim's responsibility to Allah SWT. Muzakki pays little attention to LAZ's accountability because when muzakki has paid zakat, he has already complied with Islamic obligation.

LAZ's accountability in managing zakat is the responsibility of amil to Allah SWT.

LAZ's transparency can improve the reputation of LAZ and the intensity of muzakki in paying zakat, however, the transparency of LAZ is not a factor that can increase muzakki's trust in LAZ. Muzakki's trust in LAZ is only influenced by LAZ's reputation and muzakki's religiosity. The high level of religiosity encourages muzakki to pay zakat through LAZ because the model of zakat payment is in accordance with what was practiced by Prophet Muhammad SAW.



DETERMINANT FACTORS THAT INFLUENCE MUZAKKI TO PAY PROFESSIONAL ZAKAT

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