

## CHAPTER I

### INTRODUCTION

#### A. Background

Islam teaches several ways that can be done in dealing with the problem of poverty, namely by mutual assistance between humans through alms and zakat. Zakat is one of the pillars of Islam that must be carried out by every Muslim. Islam teaches that zakat can reduce social inequalities from economic injustices created in society. The concept of zakat in Islam states that there are some rights for others, especially the rights of the poor towards people who have excess assets. Assets owned by humans are entrusted from Allah SWT which will be more blessing if some of the assets can be channeled both with alms and zakat. This certainly will be very helpful in alleviating poverty. This is the same as the meaning contained in the Qur'an surah Al-Ma'arij (70: 24-25):

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ ۚ ٢٤ لِّلسَّائِلِ وَالْمَحْرُومِ ٢٥

Meaning:

(24)And those within whose wealth is a known right (25) for the petitioner and the deprived.

Zakat is an individual spiritual value that is vertical towards Allah (*Hablumminallah*) and also as a form of worship that is horizontal to fellow human beings (*Hablumminannas*). Allah SWT ordered his servant to give alms

from the assets he had. In accordance with His word in the verse of the Qur'an 'surah Al-Hajj (22:78) which states

فَأَقِمْوْا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْتَمُوا بِأَرْسَالِهِ بِإِلَهِهِ هُوَ مَوْلَاكُمْ فَنِعْمَ الْمَوْلَىٰ وَنِعْمَ النَّصِيرُ . . . .

٧٨

Meaning:

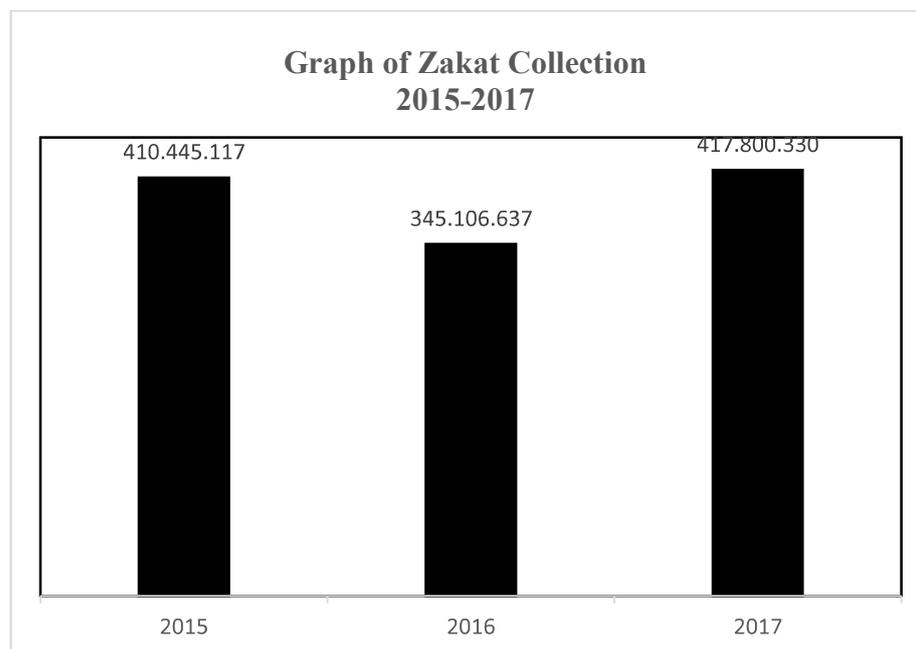
78. . . . . So establish prayer and give zakat and hold fast to Allah. He is your protector; and excellent is the protector, and excellent is the helper.

Management of zakat in Indonesia is contained in Law No. 38/1999 therein regulates the implementation of management. This management is carried out by the Amil Zakat Institution (LAZ) or the Amil Zakat Agency (BAZ). The purpose of zakat management is to increase public awareness in performing zakat services and distribute them to eight asnaf. However, according to the Zakat Forum on Tiwi (2017), it is stated that what happened after the zakat management regulation was formed it was still unable to accommodate and resolve the dynamics of the existing problems. Therefore, in 2011 the Law No. 23 of 2011 was born as a substitution for Law No. 38 of 1999. In its development the existence of zakat organizations became increasingly widespread, proven by the establishment of the Amil Zakat Agency (BAZ) formed by the government at the national, provincial, district / municipal and sub-district.

Amil Zakat Agency is an institution formed by the government. The purpose of which is to collect, distribute and utilize zakat funds, so that the

zakat can be managed properly. Because if zakat is managed well by institutions, zakat can act as an economic instrument that has the power to alleviate poverty, open employment, increase income, and encourage the growth of the economy of the community. This can be realized by increasing the amount of zakat receipts in institutions by continuing to make efforts to extract zakat funds Hafidhuddin (2007) in (Nur & Zulfahmi, 2018).

The population that convert to Islam in Kepahiang Regency based on population carried out by the Central Statistics Agency (BPS) in 2017 was 125,114 people from the total population of Kepahiang Regency which is 134,938 people. Total of 92.71% of the population in Kepahiang Regency are moslems. With this population, the potential for zakat receipts in Kepahiang Regency can reach Rp. 5.630.130.000,00



Source: Annual Financial Report of Badan Amil Zakat Nasional Kabupaten Kepahiang

**Figure 1. 1**  
Zakat collection at BAZNAS Kepahiang Regency

The results of the data on zakat collection conducted by BAZNAS (2017) show that the potential of zakat is no more than Rp500 million for 2.5% of the required amount of zakat payments. This clearly creates a gap between the potential and the realization of zakat in Kepahiang Regency where the contribution that occurs between the accumulation of zakat and the unrealized potential of zakat is not good. This gap is BAZNAS problem. The problem is that there are still many people who have not paid their zakat through BAZNAS even though zakat payments are a necessity for all Muslims in the world. The very large gap between the zakat funds collected and the potential of zakat

available indicates that BAZNAS in Kepahiang Regency is underutilized by the Muzakki of Kepahiang Regency.

The lack of interest of muzakki to pay zakat through BAZNAS is influenced by several things. The first, muzakki ignore of the obligation to pay zakat or lack of knowledge about BAZNAS. Indonesian people channel their zakat directly with a percentage of 44%, while the others channel it through mosque by 36%, LAZ by 8.8% BAZ at 6% and other organizations by 5%, (Yuningsih, 2015). This shows that most people pay zakat to BAZ or LAZ, which can lead to a lack of information about the distribution of zakat funds. The higher the interest in an institution, the higher the level of participation. Formally, BAZNAS is a zakat institution that can be trusted by the community, because the establishment of BAZNAS is allowed in the Law in Indonesia, so it's legally does not need to be questioned. But the fact is that there are very few people who pay zakat to BAZNAS.

Second, the level of income is also believed to be a factor that influences people's interest in paying zakat. Islam states that a person is obliged to pay zakat if the income has reached Nisab and its haul, and vice versa if someone's income has not reached Nisab and its haul, then that person is not obliged to pay zakat.

Third, Nurrikiana, et al (2017) found that transparency has a positive and significant effect on muzakki's interest and trust in paying zakat at zakat management institutions such as BAZNAS. However, Nadlifah, W (2015) in

Ikhwandha (2018) found that transparency had no significant effect on compliance with paying zakat. So, the authors also include transparency as a matter that affects the interest of muzakki in paying zakat on BAZNAS.

Fourth, according to Daulay & Lubis (2015) distrust of the Zakat Management Agency. One of the factors affecting the reluctance of the community to pay zakat at BAZNAS is the lack of trust from the community towards BAZNAS in distributing zakat to mustahiq. Indonesian society tends to prefer paying zakat directly, instead of channeling it to institution of zakat, particularly, BAZNAS probably muzakki think it is safer to pay zakat directly and it is received by mustahiq. Furthermore, muzaki can interact directly with mustahiq so there is no distance between muzakki and mustahiq. For that reason, some people pay their zakat not through the BAZNAS or amil zakat but directly to Mustahiq. The habit of this community lasted a long time and to change the habit can not be done in a short time.

Interest is a tendency towards the heart. Interest arises from within a person if something that is of interest is useful, can be felt, experienced in real terms, and if outsiders also push towards it. Thus it can be concluded that interest is a strong encouragement for someone to do everything in realizing their desires. Interest can arise due to internal and external factors, (Larasati, 2017).

The problem in the community is the lack of knowledge about the Amil Zakat Agency (BAZNAS), people's income, transparency of the BAZNAS and also lack of trust from the community with the amil zakat institution. For this reason, the need for strategies and methods of zakat management institutions is to invite and inform the public about the payment of zakat through institutions.

Based on the background of the above problems, the author were interested in conducting research with the title "The Influence of Knowledge, Income Level, Transparency, and Trust in Muzakki's Interest to Pay Zakat through the Amil Zakat Agency (Empirical Study in BAZNAS Kepahiang)". This research is a replication research from previous research conducted by (Tiwi, 2017). The difference with previous research is the addition of transparency variables from the above research. Besides that the object is also different, where in this study the object of the research is muzaki who has a profession as a civil servant, health personnel and state / police security personnel. And the sample in this study was BAZNAS in Kepahiang Regency.

## **B. Research Question**

Based on that explanation of the background of the study, the research question are as follow:

1. Does the knowledge of zakat affect people's interest to pay zakat through BAZNAS Kepahiang ?
2. Does the level of income affect people's interest to pay zakat through BAZNAS Kepahiang ?
3. Does BAZNAS transparency affect people's interest to pay zakat through BAZNAS Kepahiang ?
4. Does the trust of people towards BAZNAS affect people interest to pay zakat through BAZNAS Kepahiang ?

## **C. Objectives of the Study**

Based on that explanation of the background of the study, the objectives of the study are as follow:

1. To analyze and prove empirically of whether the knowledge of zakat affects the interest of the community to pay zakat through BAZNAS Kepahiang.
2. To analyze and prove empirically of whether the level of income affects the interest of the community to pay zakat through BAZNAS Kepahiang.
3. To analyze and prove empirically of whether BAZNAS transparency affects the interest of the community to pay zakat through BAZNAS Kepahiang.

4. To analyze and prove empirically whether public trust in BAZNAS affects the interest of the community to pay zakat through BAZNAS Kepahiang.

#### **D. Significance of the Study**

1. Zakat Management Institutions

The results of the study can help formulate policy strategies to be able to convince and invite the people to pay zakat through the zakat management institution.

2. Muzakki

The results of this study can be used as information for the people to know more about zakat management institutions.

3. Academics

The results of this study can be used as a reference for future research that conducts research on the influence of knowledge, level of income, transparency and trust towards muzakki's interest to paying zakat through zakat management institutions.