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FACTORS AFFECTING THE LOYALTY OF ZAKAT PAYERS IN THE AMIL ZAKAT INSTITUTIONS

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Abstract

Indonesia is a country with the largest Muslim population in the world, the potential for zakat reaches Rp. 233.84 trillion in 2019, or 3% of Indonesia's GDP. However, the zakat collection only reached Rp 10.22 trillion, or equivalent to 4.4% of the national zakat potential. Compared to the potential of zakat, the accumulation of zakat collected through zakat institutions is relatively small. This gap is an important issue that affects zakat institutions. The collection of zakat funds has not been optimal due to several factors, one of which is the lack of public trust in zakat management institutions.

The purpose of this study was to obtain empirical evidence regarding the effect of satisfaction, service quality, and accountability of zakat funds on the loyalty of muzakki to pay zakat at the Zakat Management Organization (OPZ). The population in this study was all muzakki who pay zakat at zakat institutions in Yogyakarta and Central Java Province, Indonesia.

This research is quantitative research with a data analysis technique using multiple regression. The population in this study were all muzakki who paid zakat. In contrast, the sample in this study was 125 muzakki who channeled their zakat funds through zakat management organizations in Yogyakarta and Central Java Province, Indonesia. Sampling in this study was carried out by purposive sampling method and the technique used in data collection was a questionnaire technique.

The results of this study indicate that the variables of service quality and accountability have a positive effect on the loyalty of muzakki in paying zakat in zakat institutions. In contrast, the satisfaction variable does not affect the loyalty of muzakki in paying zakat in zakat institutions in Indonesia.

Keywords: OPZ, loyalty, satisfaction, service quality, accountability, and Muzakki

INTRODUCTION

Poverty is one of the humanitarian problems that has not been completely resolved in developing majority countries, including Indonesia. Failure to earn enough to fulfill basic survival needs such as food, shelter, and clothing, usually means being poor. However, in the context of Indonesia, it has been reported that in March 2020 the Central Statistics Agency (BPS) noted that Indonesia experienced the lowest point in poverty percentage since 1999 which was 9.82%. With this percentage, the number of poor people or expenditure per capita per month below the poverty line reaches 25.95 million people.

Java Island is the island with the highest poverty rate in Indonesia according to a population of 8.94% or 13.34 million people of the total population. Yogyakarta Special Region Province (DIY) is the region with the highest poverty rate in Java, which is 12.13% or 460.10 thousand people, this figure is still higher than the national average which in March decreased to 9.82%. The DIY poverty rate is still quite far from the 7% target that has been planned in the 2017-2022 Regional Medium-Term Development Plan (RPJMD) in Yogyakarta Province (Yogyakarta Government website, 2018). Therefore, to overcome poverty problems, Islam offers one solution that can be used is to absorb the potential of Zakat, Infaq, Sadaqah as stated in the Holy Qur'an, At-Taubah [9]: 71

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ
وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيَطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ

"And those who believe, men and women, some of them are helpers for some of the others. They do what is ma'ruf, prevent evil, establish prayer, pay alms and obey Allah and His Messenger. They will be given mercy by God: surely Allah is Mighty, Most Wise".

The Covid-19 pandemic does not affect the amount of zakat given by the Yogyakarta community. Zakat collection in Yogyakarta during 2020 has increased by up to 35% when compared to 2019 (KriJogja, 2020). These funds are in the form of assistance such as meeting basic needs that are consumed daily as well as productive utilization. One of the productive zakat fund distribution programs is the economic recovery program through micro-enterprises for underprivileged families.

Lazizmu as an amil zakat institution provides Zakat funds for empowering the weak economy in the form of business capital to increase the income of mustahiq (Lazizmu.org.id, 2020). Productive Zakat is zakat given to mustahiq as capital to carry out an economic activity in the form of a business, by developing the economic level and productivity potential of mustahik (Intihanah et al., 2019:9).

The benefits of productive zakat are that it can increase the welfare of mustahiq, develop the productivity potential of mustahiq. Several previous studies explain that there are several factors in the management of productive zakat that affect the welfare of mustahiq, including mustahiq's education, business quality, adequacy of zakat assistance, family interests, business assistance, and length of business. (Abdurahim et al., 2018; Wibowo & Restuningsih, 2019; Widiastuti et al., 2021)

Some previous studies have explained that the quality of business and the adequacy of zakat assistance for business capital are very important in developing a mustahiq business. The capital factor has a very important role in production activities and business development. The greater the amount of productive zakat obtained by mustahik, the larger the scale of production produced so that it will affect the business turnover so that it is expected to increase the welfare of mustahik (Rakhma, 2014).

Family interest is the number of family dependents which is determined by the number of family members. The greater the number of family members, the more the cost of living will be incurred, on the contrary, the fewer the number of family members, the less the burden that must be borne (Rakhma, 2014).

Meanwhile, business assistance is a form of activity, training, guidance, providing direction and supervision so that mustahiq are independent in managing their business properly so that their business continues to run and can increase income so that it affects the level of welfare of mustahiq. The length of business is the length of time required by a mustahiq in managing his business on the zakat given to him as business capital. (Amir, 2019).

Law number 23 of 2011 concerning Zakat Management declared that the goal of zakat fund management is to improve the effectiveness and efficiency of zakat fund management service. According to this, Amil Zakat institutions in Indonesia play an important role in managing and distributing Zakat, Infaq, and Sahadaqah funds aimed at alleviating poverty. One of the zakat institutions in Indonesia is the Muhammadiyah Amil Zakat Institution, which is a national Amil Zakat institution owned by the Muhammadiyah organization, one of the largest Islamic organizations in Indonesia. LazisMU plays a role in community empowerment through the productive use of zakat, infaq, waqf funds, and other philanthropic funds, both individuals and institutions. Zakat is expected to be an important pillar in solving social problems in society by encouraging social justice and human development.

This study refers to some of the previous research. The purpose of this research is to test whether mustahiq's education, service quality, adequacy of assistance, family interests, business assistance, and length of business affect the welfare of mustahiq in Yogyakarta, Indonesia

LITERATURE REVIEW

Zakat and The Welfare of Mustahiqs

In terms of etymologically, zakat means blessing, growth, clean and good. Zakat from the term is defined as a property with certain conditions, which Allah obliges to its owner (Muzzaki) to be handed over to those entitled to receive it (Mustahiq) with certain conditions (Ash Shiddieqy, 2009, p. 162). According to Law No. 23, the Year 2011 concerning the management of Zakat article 1 paragraph (2) explains that zakat is a property that must be issued by a Muslim or business entity to be given to those entitled to receive it following Islamic law. Paying Zakat is compulsory for the people who own a certain minimum amount (Nisab) of wealth. A Muslim who is adult, sane, free (not a captive or slave), not a debtor (if compared with his/or her total assets) and possesses a certain minimum amount of additional wealth (more than necessary, i.e. Nisab) has to pay Zakat. There are eight groups of people who are eligible to receive Zakat funds. Al-Quran states: "The alms are only for the Fuqara' (the poor), and Al-Masakin (the needy) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam) and to free the captives; and for those in debt; and for Allah's Cause, and for the wayfarer (a traveler who is cut off from everything); a duty imposed by Allah. And Allah is All-Knower, All-Wise" (Al-Quran 9:60):

In addition, Law number 23 of 2011 concerning Zakat Management declared that the goal of zakat fund management is to improve the effectiveness and efficiency of zakat fund management service and promote the use of zakat fund in the effort of living standard improvement and poverty eradication. Zakat plays a strategic role in the effort of poverty eradication. The flexibility of zakat, in terms of its collection and distribution, is its power. The poor can benefit from zakat which is given by more financially-established people in the same area. If we can make this work more effectively, we can boost the process of poverty eradication. Zakat issued by parties who pay zakat (muzaki) must be distributed to the recipient of zakat

(mustahiq) which is divided into several groups, as narrated in the Qur'an surah Taubah: 60

"Indeed, zakat is only for the needy, the poor, amil zakat, people who are softened (converts), to (liberate) slaves, too (free) those who are in debt for the way of Allah, and for those who are in travel, as an obligation of Allah, Allah is all-knowing, all-wise".

Related to the distribution of zakat, Law number 23 of 2011 concerning Zakat Management grouping zakat funds into two programs, **consumptive programs, and productive programs**. The distribution of zakat was originally more consumptive and is developed with the pattern of the distribution productively to increase the value in the use of zakat and forms an independent person who is able in fulfilling their needs so that it can improve the development of a country community. The productive zakat is directed to productive activities such as the development and empowerment of the community by making the funds as working capital or for capital production according to their respective skills and skills supported by quality improvement.

To realize this zakat distribution program (Azizy 2004: 143) reveals that good zakat management is needed, which is a process or form of work that includes **direction** of a group in achieving its goals so that the distribution of zakat funds can be channeled properly for consumptive programs or productive programs as one of the efforts to overcome poverty problems that occur in society.

Poverty

Poverty is a condition of a person's life or household with various deficiencies so that they are unable to meet the minimum or appropriate needs for their lives. Based on Indonesian Law No.96 of 2015, poverty is a socioeconomic condition of a person or group of people whose basic rights are not fulfilled to maintain and develop a dignified life. The World Bank defines poverty in absolute terms. The bank defines extreme poverty as living on less than US\$1.90 per day, and moderate poverty as less than \$3.10 a day. In addition, poverty is also considered as the inability of a person to meet both material and non-material needs (Reitsma and Kleinpenning 1994). The measure of the poverty level is not only seen from the fulfillment of material aspects related to meeting basic needs but also pay attention to non-material aspects.

Education

The education in question is the level of education that mustahiq has taken. The higher the education level of the mustahiq, the smarter and wiser in decision making, especially in the management of businesses that will or have been managed, so the business will develop well. If the business experiences continuous development, it can increase mustahiq's income, and ultimately the mustahiq's welfare is fulfilled (Indriyani, 2020).

Adequacy of Capital Assistance

Adequacy of capital assistance for a business is very important in the production of goods and services. A business without sufficient assistance is one of the factors of production that will not be able to run well. Adequacy of assistance is the wealth or assets needed by the company, in this case, the mustahiq, to carry out daily activities that are always circling within a certain period (Indriyo, 2002).

Business Quality

Business quality is zakat assets that are given to fulfill and be used productively and managed and developed in such a way in the form of working capital that is adapted to their expertise so that they can bring benefits or results for people who cannot afford to improve their

lives in the long term with the hope of gradually at some point he is no longer in the mustahik zakat group but can become a muzakki (Nopiardo, 2020).

Missing Article

Business assistance

Business assistance is an activity to obtain new knowledge that is useful for the development of mustahik and is expected to be independent and able to create income to achieve a better life (Rakhma, 2014).

Assistance is carried out by monitoring and evaluating activities in the form of meetings, providing motivation, training, financial management methods, and network development so that mustahik can manage their business better. The more intensive the assistance that is carried out, the better the impact on the development of a mustahik business (Kurniawan, Ula & Setyawan, 2020).

Business Length

The length of business is the frequency of time needed by a person in managing his business. In the context of productive zakat, the length of business is the frequency of time or the length of time required by mustahik to manage the business carried out on the zakat given to him as business capital. (Amir, 2019).

Previous Research

Several studies examine the impact of the zakat empowerment on mustahik's welfare. Sharofiddin et al. (2019) found that zakat distribution contributes significantly to social welfare through education at a significance level of 5%. Research conducted by Amir (2019) regarding the use of productive zakat at the Makassar City BAZNAS, as well as its effect on the income level of mustahik, shows that the amount of zakat, business assistance, length of business, type of business, and education affect mustahik income.

Article Error

Article Error

Meanwhile, research conducted by Rakhma (2014) shows that part, the variable number of productive ZIS, business assistance, length of business, and the number of family members does not significantly affect the welfare of mustahik. Meanwhile, the productive ZIS frequency and age have a significant effect on the welfare of mustahik. Studies by Ilhanyah and Anwar (2019) explain that mustahik's perception of the length of business has a significant effect on the welfare of mustahik of Laznas Yatim Mandiri Surabaya. Research conducted by Muhammad, Lubis & Hakim (2018) on Factors Affecting the Success of Mustahik Business in the LAZ An-Nuur Productive Zakat Program shows that the factors that are proven to affect the success of LAZ An-Nuur mustahik business are age, length of business, operating profit and frequency of financing.

Article Error

The use of productive zakat as an economic empowerment tool was analyzed by Syaiful and Suwarno (2015). The research tried to understand the views of important people in society on using productive zakat to support the economic empowerment of mustahiks. The research found that most people are not aware of mustahiks using zakat fund empowerment.

Widiastuti and Rosyidi (2015) had researched models of successful zakat empowerment to improve mustahik profits. The researchers found that the zakat fund is capable of serving as a means of maximizing mustahik revenue. Providing zakat fund loans without interest to mustahik to begin their company is one of zakat fund distribution's efficient models.

Hypothesis Development

Theory and Conceptual Framework

METHODOLOGY

Data & sampling

How the collect Data

Variable

Measure of items

Analytical Method

How To analyze

This research is a quantitative study and the population in this study were all mustahiq households registered in Muhammadiyah Zakat institution (LazizMu) Kotagede Special Region of Yogyakarta. The type of data used in this study is primary data and secondary data. The primary data source used in this study is the survey method, namely interviews and household questionnaires mustahiq. While secondary data sources are data obtained from BPS and Lazizmu Kotagede zakat distribution report data. The data analysis method used in this research is descriptive quantitative and multiple regression method.

The sample is selected using a purposive sampling method with several criteria that include (1) Mustahiq must receive zakat productive empowerment program from Lazizmu Kotagede at least in the past six months, (2) Mustahiq must run a business, and (3) Mustahiq has an accounting record of their business activities (at least income and expenses records). Data collection was carried out in two different periods. The first period was between January – April 2021 while the second period was between May – July 2021 or during the COVID-19 pandemic outbreak. The process of data collection applies health protocols following the government's standards and instructions from the ministry of health.

From Figure 1. Conceptual Framework, the hypothesis in this study is as follows. H1: Mustahik's education affects mustahiq's welfare. H2: The quality of the mustahiq business affects the welfare of mustahiq. H3: Adequacy of assistance affects the welfare of mustahiq. H4: Family interests affect the welfare of mustahiq. H5: Business assistance affects the welfare of mustahiq. H6: The length of business affects the welfare of mustahiq.

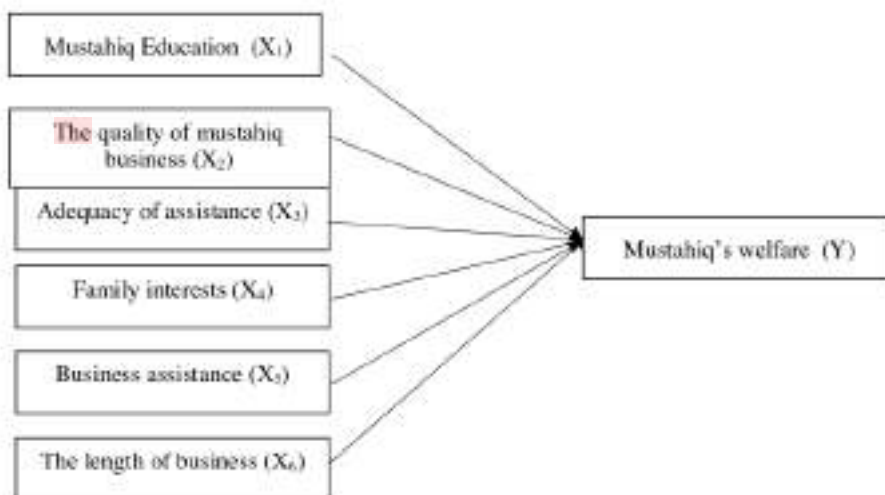


Figure 1. Conceptual framework.

Develop hypothesis from IV to DV

RESULT And Analysis

Respondent's Descriptive

Descriptive respondents in this study describe or describe Age, Gender, Last Education, Type of Business, Length of Business, Average Income and Amount of Zakat Received. The following are the results of the descriptive test in this study as follows:

Age

Descriptive age respondents in this study are as follows:

Table 1. Business Length Descriptive Table

Lama Usaha	Frekuensi	Persentase
21-25 Tahun	3	8,6%
26-30 Tahun	11	31,5%
31-35 Tahun	7	20%
36-40 Tahun	14	40%

Source: Primary Data, processed (2021)

Gender

Descriptive gender respondents in this study are as follows:

Tabel 2. Descriptive gender respondents

Gender	Frekuensi	Persentase
Men	16	45,7
Women	19	54,3

Source: Primary Data, processed (2021)

Level of Education

The descriptions of the level of education respondents in this study are as follows:

Tabel 3. Level of Education

Education	Frekuensi	Persentase
University	13	37,1
Senior High School	14	40,0
Junior High school	8	22,9

Source: Primary Data, processed (2021)

Type of Business

Descriptive respondents of the type of business in this study are as follows

Table 4. Descriptive Results of Business Type

Business Type	Frekuensi	Persentase
Others	6	17,1
Farm	3	8,6
Cattle	5	14,3
Groceries	10	28,6
Restaurant or Angkringan	11	31,4

Source: Primary
(2021)

Data, processed

Length of Business

Descriptive respondents of the length of business in this study are as follows:

Table 4.5
Business Length Descriptive Table

Business Length (year)	Frekuensi	Persentase
≤1 year	2	5,7
2 year	5	14,3
3 year	6	17,1
4 year	8	22,9
5 year	7	20,0
6 year	3	8,6
7 year	3	8,6
8 year	1	2,9

Source: Primary Data, processed (2021)

Average Family Income/Month

The respondents' descriptions of the average family income/month in this study are as follows.

Tabel 6.
Average Family Income/Month

Pendapatan Rata-Rata Keluarga/Bulan	Frekuensi	Persentasi
≤3.500.000	13	37,1
1.500.000	1	2,9
2.000.000	4	11,4
2.500.000	7	20,0
2.600.000	1	2,9
3.000.000	5	14,3
3.500.000	4	11,4

Source: Primary Data, processed (2021).

Amount of Zakat Received

Respondents' description of the amount of zakat received in this study is as follows.

Tabel 7.The amount of zakat received

The amount of zakat received (IDR)	Frekuensi	Persentasi
1.000.000	2	5,7
1.500.000	4	11,4
2.000.000	14	40,4
2.500.000	8	22,9
3.000.000	7	20,0

Source: Primary Data, processed (2021)

Multiple Regression Analysis

This study uses the Multiple Regression Test tool, this is because multiple regression analysis is useful to determine the effect of more than one independent variable on the dependent with the help of the SPSS (Statistical Product Service Solution) version 24 program.

Run-on 

Tabel 8
The result of Multiple Regression

Variabel	Significance	Koefesien	Alpha	Keputusan
Mustahiq education (X1)	0,006	0,545	0,05	H1 supported

The Quality of Business (X2)	0,010	0,403	0,05	H2 supported
Adequacy of Capital Assistance (X3)	0,242	-0,307	0,05	H3 Not Supported
Family Interests (X4)	0,005	-0,701	0,05	H4 supported
Business Assistance (X5)	0,035	0,449	0,05	H5 Supported
Business Length (X6)	0,880	0,41	0,05	H6 Not Supported
Dependent variable = Mustahiq Welfare Constant = 5,960 Adjusted R Square = 0,431 Significance = 0,001				

Source: Primary Data, processed (2021)

Based on table 8 above, a regression equation can be formulated to determine the effect of mustahik education, business quality, family interests, business assistance on mustahik welfare as follows:

$$Y = 5,960 + 0,545X_1 + 0,403X_2 - 0,701X_4 + 0,449X_5$$

Missing ","

Y = Mustahik Welfare
 = Constant
 X1 = Mustahik Education
 X2 = Effort Quality
 X4 = Family Interest
 X5 = Business Assistance

Discussion

Finding and analysis (give more detail)

Policy and Recommendation for all the stake holder

CONCLUSION

It was found that Mustahik education affects the welfare of mustahiq. The higher the education level of mustahiq, the wiser in making business management decisions. If the business experiences continuous development, it can increase mustahiq's income, and ultimately the mustahiq's welfare is fulfilled. The results of this study confirm Amir's research (2019) which states that there is an effect of mustahiq education on mustahiq welfare.

Business quality affects the welfare of mustahiq. This finding supports Muhammad, Lubis & Hakim (2018) and Rakhma (2014) studies which state that there is an effect of service quality on the welfare of mustahiq.

Adequacy of capital assistance does not affect the welfare of mustahiq. The results of this study do not support the statement which states that the greater the number of productive ZIS obtained by mustahik, the larger the scale of production produced so that it will affect the welfare of mustahik (Rakhma, 2014). The results of this study are supported by Rahmawati's research (2019) which states that there is no effect of the adequacy of assistance on the welfare of mustahiq.

Family interests affect the welfare of mustahiq. The greater the number of family members, the more the cost of living will be incurred, on the contrary, the fewer the number of family members, the less the burden that must be borne (Rakhma, 2014). The results of this study are supported by research by Ilhanyah and Anwar (2019) which states that there is an influence of family interests on the welfare of mustahiq.

Business assistance affects the welfare of mustahiq. The results of this study are supported by research by Salam and Risnawati (2018) which states that there is an effect of business assistance on the welfare of mustahik. Also, The findings support Bonandar (2018) studies that provided zakat funds, and coaching has a positive effect on increasing income, wealth, for mustahiq's welfare. Zakat institutions have a role in improving the welfare of mustahiq by conveying guidance in running their business. Further, mentoring, monitoring and evaluation process will put the burden on mustahiq to keep managing their business with a serious mindset.

The results of the study showed that H6 was rejected, which means that the length of business does not affect the welfare of the mustahik. The results of this study do not support the statement which states that the frequency or length of time required by a mustahiq in managing his business is the zakat given to him as business capital. So that the length of time a mustahiq's business is run affects the success rate of an empowerment program, the better a mustahik does the transformation from his mustahik condition, the better the empowerment program that has been provided (Amir, 2019). The results of this study are supported by the research of Muhammad, Lubis & Hakim (2018) which states that there is no effect of length of business on the welfare of mustahiq.

Limitation and Recommendation

The scope of this research limitation is that this research was conducted in one of the districts in Yogyakarta Province. Nevertheless, this research is considered to represent the factors that affect the welfare of mustahiq in the management of productive zakat, given the large potential for zakat collection in the province of Yogyakarta.

Despite that, this study is considered capable of representing the management of zakat empowerment in Indonesia, considering the tremendous potential for zakat collection in East Java and DI Yogyakarta. Besides, this study can only be done at one zakat institution, namely Lazizmu, this is because several other institutions have not carried out productive zakat optimally.

Future research can focus on a broader scope of zakat institutions or a larger national scale. Besides, it is also possible to apply a more comprehensive method of looking at the relationship between variables. Several variables may be introduced for further studies in determining the level of mustahiq's welfare such as the characteristics of the mustahiq and how many maximum funds are given to the mustahiq, and. Macroeconomic indicators, such as the development of financial markets, and others, can be used to be the proxies of economic conditions. It would also be interesting to check the nexus of other demographic variables such as gender on the business growth of mustahiq and their welfare. The outbreak of covid-19 would likely affect this sector of the study. Zakat's productive and empowerment program includes real economic activities. Thus, the policy of large-

scale social restrictions will hinder the businesses process and reduce the expected return of the business.

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FACTORS AFFECTING THE LOYALTY OF ZAKAT PAYERS IN THE AMIL ZAKAT INSTITUTIONS

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Abstract

Indonesia is a country with the largest Muslim population in the world, the potential for zakat reaches Rp. 233.84 trillion in 2019, or 3% of Indonesia's GDP. However, the zakat collection only reached Rp 10.22 trillion, or equivalent to 4.4% of the national zakat potential. Compared to the potential of zakat, the accumulation of zakat collected through zakat institutions is relatively small. This gap is an important issue that affects zakat institutions. The collection of zakat funds has not been optimal due to several factors, one of which is the lack of public trust in zakat management institutions.

The purpose of this study was to obtain empirical evidence regarding the effect of satisfaction, service quality, and accountability of zakat funds on the loyalty of muzakki to pay zakat at the Zakat Management Organization (OPZ). The population in this study are all muzakki who pay zakat at zakat institutions in Yogyakarta and Central Java Province, Indonesia .

This research is quantitative research with a data analysis technique using multiple regression. The population in this study were all muzakki who paid zakat while the sample in this study were 125 muzakki who channeled their zakat funds through zakat management organizations in Yogyakarta and Central Java Province, Indonesia . Sampling in this study was carried out by purposive sampling method and the technique used in data collection was a questionnaire technique.

The results of this study indicate that the variables of service quality and accountability have a positive effect on the loyalty of muzakki in paying zakat in zakat institutions, while the satisfaction variable does not affect the loyalty of muzakki in paying zakat in zakat institutions in Indonesia.

Keywords: OPZ, loyalty, satisfaction, service quality, accountability, and Muzakki

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