

THE MOTIVATION OF MUZAKKI TO PAY ZAKAH: STUDY AT THE BAITUL MAL ACEH

M. Shabri Abd. Majid
Syiah Kuala University
mshabri@unsyiah.ac.id

Abstract

This study empirically explores the factors motivating Muzakki (zakat payers) to pay zakat at the Baitul Mal Aceh, Indonesia. The factors motivating Muzakki to pay zakat investigated in the study comprises culture, regulation, motivation, and Muzakki understanding on zakat. 600 questionnaires were disseminated to the respondents, which were selected based on the convenience sampling technique. Then, the data were analysed using a binary logistic regression. The results of this study showed that culture, regulation, motivation, and understanding of the Muzakki on zakat significantly and positively affected the decision of Muzakki to pay their zakat at the Baitul Mal Aceh. This study implies that in order Muzakki to pay their zakat at the Baitul Mal, Islamic cultures should be preserved among Achenese, government should enhance regulation pertaining zakat management and the people of Aceh need to be equipped with the relevant knowledge on the obligation of zakat payment.

Keywords: zakah, baitul mal, muzakki, logistic regression, Aceh.

Abstrak

Penelitian ini bertujuan untuk mengeksplorasi secara empiris pengaruh budaya, regulasi, motivasi, dan pengetahuan tentang zakat para Muzakki terhadap keputusan Muzakki untuk membayar zakat di Baitul Mal Aceh, Indonesia. 600 kuesioner telah disebarkan kepada para responden, yang dipilih berdasarkan teknik convenience sampling. Data yang terkumpul telah dianalisis dengan menggunakan regresi berganda logistik biner. Hasil penelitian ini menunjukkan bahwa budaya, regulasi, motivasi, dan pengetahuan tentang zakat berpengaruh positif dan signifikan terhadap keputusan Muzakki untuk membayar zakat di Baitul Mal. Hasil penelitian ini berimplikasi bahwa dalam rangka menjadikan Baitul Mal sebagai tempat pilihan para Muzakki untuk membayar zakat mereka, maka budaya Islam di Aceh harus dipertahankan, pemerintah harus memperkuat regulasi terkait pengelolaan zakat termasuk aturan tentang zakat sebagai pengurang pajak, dan pengetahuan tentang zakat meliputi nisab, haul, asnaf, jenis-jenis zakat dan pengetahuan relevan lainnya tentang kewajiban berzakat harus ditingkatkan dan disosialisasikan.

Kata Kunci: zakat, baitul mal, muzakki, regresi logistik, Aceh.

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INTRODUCTION

With issuance of the PSAK (Pernyataan Standar Akuntansi Keuangan – Financial Accounting Standard Statement) No. 109 of 2008 on the Zakat and Charity Accounting, zakat has become one of sources of the Indonesian national income. The enactment of the PSAK warmly welcomed by many Muslims in the country, especially the religious leaders and Islamic organizations. Moreover, if we look at the history of Islam during the Prophet Muhammad (pbuh) era and even at the period of the earlier Prophets in Islamic history, Almighty God has obliged the Muslims to pay zakat. Allah the Exalted said in the Holy Qur'an, Surah al-Baqarah, Verse 110:

“And establish prayer and give zakat, and whatever good you put forward for yourselves - you will find it with Allah. Indeed, Allah is watching everything you do”.

As it well known among Muslims, zakat is the fourth pillar of Islam, which is a condition to be a Muslim for those who has been able to pay zakat. To regulate management of zakat in Indonesia, the Government has enacted the Law No. 38 of 1999 that provided authority for BAZ (Government Zakah Institution) and LAZ (Private Zakah Institution) to manage zakat in Indonesia. Of 34 provinces in Indonesia, Aceh is the only province that has been granted by the central government of Indonesia to implement autonomously the Islamic law in accordance with the legislation No. 44 of 1999; and the Provincial Regulation No. 5 of 2000 on the implementation of Islamic law. These acts provided the privileges for the government of Aceh to manage zakat autonomously.

Previous studies showed that Indonesia had a huge potential of zakat to contribute to the national income. Approximately, it reached 2% of the national GDP (Gross Domestic Product), amounting Rp217 trillion per year (Firdaus et al., 2012). In Aceh, the zakat potential reached Rp1.4 trillion annually. Unfortunately, the realization of zakat collection in the province of Aceh was only 1.45% during the last five years (Central Beureau of Statistics, Aceh Province, 2015). If this zakat potential can be materialised optimally, it could serve as an effective measure to combat poverty in the region (Suma, 2013).

It has been not only the problem faced by Baitul Mal in Indonesia but also in Aceh where the Baitul Mal has only collected zakat very far from its potential. Why did this happen? Whether is it caused by the lower performance of the Baitul Mal alone?

Or are there other factors such as the *Muzakki* preferences not to pay zakat at the Baitul Mal? Previous related studies on zakat conducted in other cities in Indonesia and Malaysia have identified several factors affecting the level of zakat collection, including factors of culture, motivation, regulation, and understanding of the zakat by *Muzakki*. The extent to which, these factors have effects on the decision of *Muzakki* to pay zakat at Baitul Mal?

In view of the above background, thus, this study purposely examines factors influencing the motivation of *Muzakki* to pay *Zakat al-Mal* at the Baitul Mal Aceh. Particularly, it attempts to empirically explore the influences of culture, motivation, regulation, and knowledge of *Muzakki* about zakat on their zakat payment at the Baitul Mal Aceh, Indonesia. The rest of this study is structured as follows. Section 2 reviews previous selected studies on zakat. Section 3 highlights the data utilised and empirical model of analysis. Section 4 presents the empirical results and discussions. At last, Section 5 concludes the paper.

Quoted the Holy Qur'an Surah Al-Fathir, Verse 18, and Al-Kahfi Verse 74, Asmuni (2007) provided the meaning of the word zakat etymologically, as: (1) increasing or doubling, (2). Growing and expanding, (3) sacred or innocent, (4) sanctifying oneself, and (5) praising good. According to the IAI (Ikatan Akuntan Indonesia- Indonesian Accountant Association) (2008: 109.3) in PSAK No. 109, zakat is a treasure that must be paid by *Muzakki* in accordance with the provisions of *Shari'ah* to be given to those who deserve it (*Mustahik*). *Muzakki* is a Muslim who obliges to pay zakat, while *Mustahik* is a person or entity entitled to receive zakat. *Nisab* is the minimum threshold required for the zakat issuance by *Mustahik* (IAI, 2008: 109.2-109.3, in the PSAK, No. 109).

In Islam, the zakat payment is one of the means for Muslims to purify their wealth from prohibited sources of income. Zakat is a religious obligation that has socio-economic implication, and it is a part of monetary and social system of Islam that empower and harmonize the people's welfare (Rais, 2009). Thus, zakat is closely linked to the issue of just income distribution system (Rahmawati, 2011). It also contains the economic implication, which the zakat payment will uplift the poor (*Mustahik*) from starvation. Zakat causes the multiplier effect on promoting the economic welfare (Arif, 2012) and economic progress (Nurhasanah, 2012). It can cleanse the

liver from avarice and love of the world and fosters kindness and to gain more wealth. Thus, the Muslim obliges to pay zakat with a full consciousness, as it is not only to perform obligation, but it also provides monetary assistance for the needy. Although, Islam allows zakat to be paid personally and directly by *Muzakki* to the *Mustahik*, but Islam highly encourages the zakat to be paid through the zakat institutions. Paying zakat through the zakat institutions has more advantages, such as creating effectiveness of zakat management, avoiding double recipients of zakat by *Mustahik*, initiating the proper zakat collection and distribution mechanism, and fostering the poverty reduction.

It is strongly believed that one of the reasons of why the realization of zakat collection is still far from its potentiality is simply due to the reluctance of *Muzakki* to pay zakat through the zakat institutions. Therefore, when the *Muzakki* pay zakat personally and directly to the *Mustahik*, it is difficult to record. Thus, identifying the motivation of the *Muzakki* to pay zakat via Baitul Mal is extremely important.

In an Islamic perspective, the behaviour of Muslim is based on several assumptions, namely: (1) Islam is a religion that is applied in society; (2) zakat is obligatory; (3) there should be no usury (*riba*) in society; (4) the principle of profit-sharing (*Mudharabah*) is applied in business activity; (5) individual behaves rationally to maximise satisfaction. Additionally, Daud et al. (2011) identified seven factors affecting the obedience of Muslim to pay zakat that are implementation of legislation, commitment to religion, knowledge, ease of payment mechanism, trust in institutions, perceptions of the tax system, and environmental factors.

Furthermore, according to Daud et al. (2011), environmental factors could be further grouped into two types, i.e., internal and external factors of the individual. Thus, motivations of an individual to pay zakat are considered as the internal factors, while the cultures where the individual lives are categorised as the external factors in this study. Apart from these two factors, regulation and understanding of zakat are also found to affect the willingness of *Muzakki* to pay zakat (Jahrotunasipah, 2012). Ahira (2013) stated that culture is everything related to the mind or intellect and everything produced by the mind or the intellect, and it also relates to work, taste, and creative community.

As far as the measurement of motivation is concerned, Danim (2004) identified several indicators, namely strength, motive, encouragement, needs, spirit, pressure, or psychological mechanisms that encourage a person or group of people to achieve specific achievements in line with what he wanted. Huitt (2001) added that motivation could be measured by an internal condition or status (sometimes interpreted as the needs, wants, or desires) that directs the behaviour of people to actively act in order to achieve a certain goal. As stated earlier, regulation is also one of the factors affecting people willingness to pay zakat. The priority of zakat management should also be regulated (Huda et al., 2014) to ensure that the zakat could be an effective measure to promote the welfare of the poor. Regulation compels and determines human behaviour in a community environment created by official bodies' authorities, where the breach of the rules had resulted in penalty (Daliyo et al., 2001).

The last factor affecting the zakat payment examined in this study is the understanding of zakat. Understanding of the zakat is a religious teaching of Islam, in the context of worship to the divine injunction and, in the context of humanity (*Muamalah*), zakat is seen as a phenomenon instrument of liberation and justice (Malik, 2010). Meanwhile, Sahlan (2011) stated that understanding of zakat comprises the zakat related issues of *nisab* of zakat, alms haul, types of zakat, zakat calculation, collection, distribution and penalty to those who do not pay zakat.

METHOD

This study empirically explores the influences of culture, motivation, regulation and knowledge on the zakat payment by *Muzakki* at the Baitul Mal Aceh, Indonesia. For this purpose, this study selected 600 respondents who are domiciled in Aceh based on the simple random techniques. Out of 600 respondents, 300 of them have experienced of paying zakat at the Baitul Mal, Aceh and the rest 300 who have no experienced of paying zakat at the Baitul Mal Aceh with a different backgrounds, including civil servants, private employees, traders and other workers.

All 600 questionnaire consisting 32-question distributed to the respondents were returned and completely filled up. One questions was asked about *Muzakki* motivation either to pay or to not pay zakat at the Baitul Mal, 6-question were asked

pertaining to the culture, 5-questions were asked relating to the motivation and regulation, respectively. Finally, 15 questions were posted relating to knowledge or understanding of *Muzakki* on zakat obligation.

In a more detail, the willingness of *Muzakki* to pay zakat (PZ) was computed by their willingness or unwillingness to pay zakat at the Baitul Mal. Culture (CUL) was measured by several indicators, such as: knowledge, belief, art, morals, law, and customs. These six indicators were measured using an interval scale with a six-item statement. Motivation (MOT) measured by five indicators of strength, motive, need, encouragement, and pressure (Danim, 2004). These indicators were measured using an interval scale with a five-item statement. Next, regulation (REG) was measured by five indicators (statements) comprising force, rule the human behaviour, created by official bodies, should be adhered to and give strict punishment (Daliyo, 2001). Finally, the knowledge of understanding of zakat (KZ) was measured by fifteen indicators comprising the knowledge on zakat obligation, *nisab*, alms haul, type of zakat, calculation, collection, distribution, and the penalty for those who do not pay zakat (Sahlan, 2011). With the exception of the variable of willingness to pay zakat at the Baitul Mal, which was measured using a nominal scale, all other variables were measured using interval scale. All the questions or statements were answered in the following Likert-Scale categories, namely: strongly agree - SA (score = 5), Agree - A (score = 4), undecided - UD (score = 3), disagree - DA (score = 2), and strongly disagree - SD (score = 1).

In order to ensure the accuracy and consistency of the data, before the indicators are further measured and analysed, the validity and reliability tests were performed. Additionally, the classical assumptions of normality, multicollinearity, and heteroscedasticity were also tested using the standardised techniques.

Following the instruments and classical assumption tests, all the measured variables would be tested using the logistic regression to identify the influences of culture, motivation, regulation and knowledge on the willingness of *Muzakki* to pay zakat at the Baitul Mal, Aceh. The logistic regression is the most suitable model of estimation to be adopted in this study, since the value of dependent variable was measured in the ordinal scale (with value 0 or 1), while the dependent variables were

in measured in the interval scale (with values 1, 2, 3, 4, and 5). The following multiple logistic regression was tested.

$$\text{Logit } (P/1-p) = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$$

Where p is the probability that Y is equal to 1, and X_1 , X_2 , X_3 , and X_4 are the independent variables, and β_i is the estimated regression coefficient. Logistic regression will form the predictor variable/response ($\log (p / (1-p))$), which is a linear combination of the independent variables. Value of predictor variables is then transformed into a probability with logistic function, so that the logistic model in this study could be re-written as follows:

$$\text{Logit } (p) = \text{PZ} = \mu_0 + \mu_1\text{BUD} + \mu_2\text{MOT} + \mu_3\text{REG} + \mu_4\text{KZ} + e$$

Where PZ is the willingness to pay zakat at the Baitul Mal (Pay = 1; do not pay = 0); μ_0 is a constant term, BUD is the variable of culture; MOT is the variable of motivation; REG is the variable of regulation; and KZ is knowledge or understanding on zakat; μ_i are the estimated coefficients of BUD, MOT, REG and KZ; and e is the error term.

RESULTS AND DISCUSSION

Table 1 showed the characteristics of 600 randomly selected respondents of the study. In terms of gender, 49.5 percent of the respondents were male, and 50.5% of them were female. Majority of them were with age of more than 40 years old and married (72.0). Only 4.0% and 3.3% were widow and widowed, respectively. With regards to the educational background, majority of them were with bachelor degree (55.1%), followed by Senior High School (21.3%). Only 2.7% and 1.7% were the PhD holder and Primary School graduates, respectively.

In terms of the respondents' job, more than half (52.0%) were the government employees and minority of them were the traders or businessmen. 50.5% respondents earned monthly fixed income of Rp1-3 million, and only 4.9% and 7.0% earned more than Rp 7 million and less than Rp 1 million, respectively. However, in terms of monthly non-fixed income, most of them (51.2%) earned only less than Rp 1 million, 1.8% earned Rp 5-7 million, and 1.2% earned more than Rp7 million.

Table 2 portrayed the respondents' answers on whether they have experienced of paying zakat through Baitul Mal or have not. 300 respondents acknowledged that

they have paid zakat via Baitul Mal, and 300 others said that they have not. As mentioned earlier, the study purposely selected 50% of the respondents have paid zakat via Baitul Mal and the other 50% have no experienced of paying zakat via Baitul Mal so that the finding of the study would proportionately represented factors affecting the Muzakki to pay or not pay zakat via Baitul Mal.

Table 1: Characteristics of the Respondents

Characteristics	Items	Frequency	Percentage
Gender	• Male	297	49.5
	• Female	303	50,5
	Total	600	100
Age	• < 25 years	100	16.7
	• 25-30 years	116	19.3
	• 30-35 years	140	23.3
	• 35-40 years	88	14.7
	• ≥ 40 years	156	26.0
	Total	600	100
Marital Status	• Single	124	20,7
	• Married	432	72,0
	• Widow	24	4,0
	• Widower	20	3,3
	Total	600	100
Educational Level	• Primary school	16	2.7
	• Junior high School	37	6.2
	• Senior high School	128	21.3
	• Diploma Degree	44	7.3
	• Bachelor Degree	331	55.1
	• Master Degree	34	5.7
	• PhD Degree	10	1.7
	Total	600	100
Occupation	• Government employee		
	• Trader/Businessman	312	52.0
	• Employees of State/local owned enterprises/Banker	97	16.2
		56	9.3
	• Others	135	22.5
Total	600	100	
Monthly Permanent Income	• < Rp1 million	42	7,0
	• Rp1-3 million	303	50,5
	• Rp3-5 million	161	26,8
	• Rp5-7 million	65	10,8
	• Rp≥ 7 million	29	4,9
	Total	600	100
Monthly Non-Permanent Income	• < 1 million	301	51.2
	• 1-3 million	140	23.3
	• 3-5 million	27	4.5
	• 5-7 million	11	1.8
	• ≥ 7 million	7	1.2
	Total	600	100

Pertaining to the variable of culture, as reported in Table 3 showed that the respondents perceived that “the payment of zakat is the duty of every Muslim” with the highest average score of 4.36. Meanwhile, the lowest average score of 3.36 was given on the statement “I understand that paying zakat is a habit/custom of our society”. The mean score for this variable was 3.96, indicating that the culture is agreed as one of the important factors considering by the *Muzakki* in paying their zakat.

Table 2: Paying Zakat via Baitul Mal (in Percentage)

Question	Yes	No
Have you ever paid zakat via Baitul Mal	50	50

Next, Table 4 reported the perception of the *Muzakki* on their motivation to pay zakat at the Baitul Mal, Aceh. On average, the religious factor has driven most of the respondents to pay zakat at the Baitul Mal Aceh. They were highly motivated to pay zakat, as it could clean their property from prohibited elements of income and souls from unnecessary spiritual illness with the highest average score of 4.63. Meanwhile, the lowest average score of 4.14 was given on the statement “I feel depressed if I have not fulfilled the obligation to pay zakat”. The mean score for this variable was 4.37, showing that the motivation is highly agreed as one of the important factors considering by the *Muzakki* in paying their zakat at the Baitul Mal Aceh. Of the variables investigated in this study, motivation was found as the dominant variable (the highest score) that might affect the decision of the *Muzakki* to pay their zakat obligation at the Baitul Mal Aceh.

Table 3: Respondents' Perception on the Variable of Culture

No	Statement	Percentage					Average
		SD	DA	UD	A	SA	
1	I understand that paying zakat is a habit/custom of our society	7.3	20.0	8.7	37.3	26.7	3.55
2	I believe that the payment of zakat is the duty of every Muslim	0.0	0.0	1.3	26.7	72.0	4.70

No	Statement	Percentage					Average
		SD	DA	UD	A	SA	
3	I believe that paying zakat is one of the arts in helping other fellow Muslims	1.3	4.7	4.0	40.7	49.3	4.36
4	I pay zakat as a part of my moral responsibility	0.7	0.7	10.7	47.3	40.7	4.28
5	I pay zakat to avoid from being penalized socially	2.7	16.7	24.7	39.3	16.7	3.53
6	I pay zakat as a part of my societal culture	6.7	21.3	18.0	38.7	15.3	3.36
Mean							3.96

Table 5 reported the perception of the *Muzakki* on the regulation. Respondents strongly believed that Islam has regulated the zakat payment in its Qur'an, Hadith and the Ijma' of Ulama with the highest score of 4.49, followed by the existing provincial regulation (*Qanun*) on zakat with the score of 4.29. On the contrary, the lowest average score of 3.19 was given on the statement "Regulation of the zakat forces me to pay zakat, as if it is not fulfilled, I can be penalized". These *Muzakki* perceptions indicated that, to some extent, the decision of *Muzakki* to pay zakat at the Baitul Mal was more motivated by their obligation awareness on paying zakat rather than they were forced by an afraid of the existing regulation if they did not fulfilled their obligation, they would be penalised. Overall, the mean score for this variable was 3.87, indicating that the regulation was agreed as one of the pivotal factors considering by the *Muzakki* in paying their zakat at the Baitul Mal.

Table 4: Respondents' Perception on the Variable of Motivation

No	Statement	Percentage					Average
		SD	DA	UD	A	SA	
1	I pay zakat because it will strengthen my faith	0.7	2.0	3.3	48.7	45.3	4.33
2	I was compelled to pay Zakat as to get the reward	0.7	1.3	3.3	38.7	56.0	4.46
3	I pay zakat as to clean off the property and my soul	0.0	0.7	0.7	31.3	67.3	4.63
4	My motivation to pay zakat is influenced by the level of my faith	0.7	4.0	8.7	44.0	42.7	4.22
5	I feel depressed if I have not fulfilled the obligation to pay zakat	1.3	4.7	6.7	51.3	36.0	4.14
Mean							4.37

Finally, Table 6 reported the *Muzakki*'s knowledge or understanding on zakat. 15 questions or statements were posed to the *Muzakki* to ensure their understanding or knowledge level on zakat obligation. Overall, the mean score for this variable was 3.63, indicating that the knowledge or understanding on zakat was relatively lower. Comparing to other variables, the knowledge or understanding on zakat by *Muzakki* was found to be the lowest score. This could imply that the payment of zakat has been driven more by other variables such as culture and regulation. Specifically, of these 15-questions or statements, their perception on "Nisab level of zakat for gold if it has reached 100 gram" was found to be the lowest average score by 2.33. This could happen simply due to the most of the *Muzakki* have no experience of paying zakat for the gold. Meanwhile, the highest average score of 4.42 was given on the statement "I pay zakat if my property has reached the *nisab* level". These findings indicated that the *Muzakki* only have a general understanding on zakat, but they have no comprehensive understandings on entire zakatable items, such as zakat on jewellery, foods and animals.

Table 5: Respondents' Perception on the Variable of Regulation

No	Statement	Percentage					Average
		SD	DA	UD	A	SA	
1	Regulation of the zakat forces me to pay zakat, as if it is not fulfilled, I can be penalized	5.3	24.0	26.7	34.0	10.0	3.19
2	My zakat payment behaviour is influenced by the existing regulations	0.0	2.0	7.3	50.0	40.7	4.29
3	I know that the zakat regulations made by the government official body	0.0	6.0	15.3	62.7	16.0	3.89
4	I obey all the regulations set out in the Qur'an, Hadith and Ijma 'Ulama about zakat	0.0	0.7	5.3	38.0	56.0	4.49
5	If I do not pay zakat, government will give strict sanctions	2.0	13.3	34.0	35.3	15.3	3.49
Mean						3.87	

After all the variables studied were measured, then the next step is to empirically explore the factors affecting decision of *Muzakki* to pay zakat at the Baitul Mal Aceh using the multiple logistic regression models. However, before the study further analyses the effects of independent variables on the dependent variables, the validity and reliability are tested to ensure the accuracy of the instruments or

indicators in measuring the investigated variables and consistencies of the respondents' responses. We found that the score of Cronbach Alpha for all variables were above 0.60, signifying that all variables were valid. In addition, all instruments were highly and significantly correlated with the values greater than 0.50, indicating that all variables were reliable.

Furthermore, the study also tested the classical assumptions comprising tests of normality, heteroscedasticity, multicollinearity and autocorrelation. The study found that all variables were normally distributed and indicated by the insignificant values of the Kolmogorov-Smirnov test, where all their p-values were greater than 0.05. As for the heteroscedasticity test, the study also found that all variables were homoscedastic as showed by the P-Plot graphs where all values were scattered around the diagonal lines of the graphs. The study also found that the values of VIF were less than 10, indicating that all variables were free from the multicollinearity problem. Finally, the Durbin-Watson values for all variables were around 2, indicating that all variables were free from the autocorrelation problem. These findings indicated that all classical assumptions were fulfilled, thus all variables could be further empirically analysed to measure their influences on the decision of *Muzakki* to pay zakat at the Baitul Mal Aceh.

Table 6: Respondents' Perception on the Variable of Knowledge on Zakat

No	Statement	SD	Percentage				Average
			DA	UD	A	SA	
1	I pay zakat if my property has reached the <i>nisab</i> level	0.0	0.7	5.3	43.3	50.7	4.42
2	<i>Nisab</i> level of zakat for gold is if it has reached 100 grams	4.0	10.7	20.0	47.3	18.0	2.33
3	<i>Nisab</i> level for goat is if it has reached 40 goats	2.0	3.3	22.0	40.0	32.7	3.96
4	<i>Haul</i> for zakat of gold is paid when the gold is bought	8.0	21.3	34.7	27.3	8.7	2.91
5	<i>Haul</i> of zakat is a time limit of an object to be paid zakat	0.0	0.7	20.7	54.0	24.7	4.01
6	<i>Haul</i> for zakat of paddy is when it reaches one year	4.7	14.7	26.7	42.0	12.0	2.56
7	There are types of zakat, namely <i>zakat al-fitr</i> and <i>zakat al-mal</i>	2.7	1.3	6.7	51.3	38.0	4.19
8	Zakat is not determined based on its <i>nisab</i> level and <i>haul</i>	12.0	26.0	22.0	31.3	8.7	3.00
9	<i>Zakat al-fitr</i> is an obligation for every Muslim	0.7	0.7	3.3	26.7	68.7	4.60

No	Statement	SD	Percentage					Average
			DA	UD	A	SA		
10	Zakat for salary is up to 20% of the income level	25.3	24.0	24.7	18.7	7.3	3.39	
11	Zakat calculation in accordance with the provisions sets out in the Qur'an, <i>Hadith</i> and <i>Ijma'</i>	0.0	0.7	4.0	46.7	48.7	4.41	
12	<i>Nisab</i> level of Zakat for buffaloes is if it has reached 2 buffaloes	11.3	16.0	31.3	32.7	8.7	2.87	
13	Zakat is distributed to eight groups of people (<i>Mustahik</i>)	0.0	4.0	12.0	46.7	37.3	4.15	
14	Zakat is only required to be paid by the rich	20.0	44.7	11.3	19.3	4.7	3.54	
15	Baitul Mal is the most appropriate avenue to pay as exemplified by the Prophet Muhammad (pbuh)	0.7	4.7	14.7	48.0	32.0	4.04	
Mean							3.63	

Table 7 reported the findings from the multiple binary logistic regressions, which was showing the influences on the culture, motivation, regulation and knowledge on the decision of *Muzakki* to pay zakat at the Baitul Mal Aceh. Overall, the variables were found significantly and simultaneously affecting the decision of *Muzakki* to pay zakat at 1% significance level (sig. = 0.006; Chi-square = 13.123; Hosmer and Lemeshow Test = 12.122; sig. 0.044). Furthermore, Nagelkerke's R^2 with the value of 0.651, implied that the influences of culture, motivation, regulation and understanding of zakat was only able to explain the variation in decision of *Muzakki* to pay zakat by 65.1%. These findings supported the earlier finding by Jahrotunasipah (2012) who documented that the cultural variables, motivation, regulation, and knowledge of zakat influenced the decision of government employees to pay zakat in the city of Cirebon. This finding further indicated that many other variables, which were not investigated in this study, might have significantly explained the variations of the decision of *Muzakki* to pay zakat at the Baitul Mal Aceh by 34.9%. These variables were including zakat management, Trust on Baitul Mal, Baitul Mal's transparency and accountability in managing zakat, issue of zakat and tax, and many other political, economic, social aspects.

Table 7: Results of Multiple Logistic Regression

Variable	B	Wald	Sig.	Exp(B)
Constant	2.765***	1.675	0.010	1.511
Culture (CUL)	0.513***	2.023	0.002	1.576
Motivation (MOT)	1.123***	6.122	0.010	1.519
Regulation (REG)	0.339**	0.721	0.032	1.382
Knowledge (KZ)	0.809**	1.231	0.012	1.412
Diagnostic tests	Chi-square = 13,123*** (sig = 0.006); Hosmer & Lemeshow Test** =12,122 (sig = 0.044); Nagelkerke's R ² = 0.651			

Note: ** and *** indicate significance at the 5% and 5% levels, respectively.

Based on the logistic regression's finding in Table 7, we could present in the estimated logistic regression function, as follows:

$$PZ = 2.765 + 0.513CUL + 1.123MOT + 0.339REG + 0.809KZ$$

With regards to the partial influences of each variable on the decision of *Muzakki* to pay zakat at the Baitul Mal Aceh, the study found that all variables has positively and significantly affected the decision of *Muzakki* to pay zakat at the Baitul Mal Aceh. The motivation is found to be the dominant factor with the estimated value of 1.123, followed by knowledge (with the estimated value of 0.809), culture (with the estimated value of 0.513, and regulation (with the estimated value of 0.809).

Apart from other variables, culture was found as one of the factors affecting decisions of *Muzakki* to pay zakat at the Baitul Mal. This finding further implied that the existing Islamic culture in Aceh should be preserved, so that it would not be assimilated with the western cultures. The findings of study proved that paying zakat is not just being a command of Allah in Islam, but it has become a culture in society. This finding supported the findings by Karsino (2009) and Jahrotunasipah (2012) who documented that culture has influenced the willingness of government employees to pay zakat from their salaries.

Furthermore, the motivation variable also found to be positive and significant in influencing the decision of *Muzakki* to pay zakat. That is, the higher the motivation, the higher their tendency to pay zakat at the Baitul Mal. *Muzakki* were motivated to pay

zakat as they expected to gain rewards from Allah by contributing to other social beings as His servant. The results of this study were consistent with the study conducted by Jahrotunasipah (2012). Similar to other factors, regulation was also found positively and significantly influencing the decision of *Muzakki* to zakat at the Baitul Mal, findings similar to Karsino (2009); Jahrotunasipah (2012). Although, most of respondents perceived that failure to pay zakat might lead to social and governmental sanctions, but it seemed to be impractically implemented. In Article 4 paragraph (2) letter c of Law No. 18 of 2001 on special autonomy for the province of Aceh, this specified that the zakat's collection considered as part of the provincial government revenue (Pendapatan Asli Daerah, PAD). This regulation, however, has been a matter of controversy in practice, since the allotment of the zakat on eight recipient categories (*Mustahik*) was clearly mentioned in the Holy Qur'an. While the PAD according to Darise (2006) is local revenue earned by local regulations in accordance with the law, and these PADs were allocated to support the duties of governance and development projects in order to exercise the regional autonomy independence in Aceh. Thus, this has been contrary to the basic rules of the Holy Qur'an, which stated that zakat should only be distributed to the *Mustahik* and could not allocated to support the developmental projects of the government. Therefore, in matters of this regulation, the Government of Aceh should have a rational legal awareness in order to avoid such misunderstandings in the future.

In the Government of Aceh Act (Undang-Undang Pemerintahan Aceh, UUPA) No. 11 of 2006, Article 13 (1), 180 (1), 191 and 192, it has been regulated that the zakat payment would be considered as part of tax payment. In other words, this act regulated that zakat payment was considered as the tax-exempted; meaning that those who have paid zakat would reduced their tax obligation with the amount of zakat paid. Unfortunately, the act could not be executed completely, as it is against the central government regulation. This fact perceived by *Muzakki* as an unfair practice for Muslims, because apart from paying zakat, they must also pay taxes. In the near future, *Muzakki* are highly expected that zakat could be treated as the tax-exemption as has been practiced by the neighbouring country, Malaysia.

Finally, the knowledge or understanding of *Muzakki* on zakat obligation was also found to be one of important factors affecting the decision of *Muzakki* to pay zakat at

the Baitul Mal. This finding is very much in harmony with the study conducted by Huda and Ghofur (2012). That is, the higher the level of understanding on zakat, the tendency of *Muzakki* to pay zakat would also be higher. These understandings on zakat included the issues of *nisab*, *haul*, type of zakatable items, etc. The results of this study was consistent with Karsino (2009); Jahrotunasipah (2012). They found that knowledge on zakat has a positive and significant impact on the zakat payment.

The findings of this study provide the implications that in order to make Baitul Mal as the avenue of choice for *Muzakki* to pay zakat, the Islamic culture need not be enhanced and preserved, the existing regulation should be enhanced and enforced and the awareness of the *Muzakki* on their obligation to pay zakat need to be further improved. As the only province in Indonesia that has been granted by the central government to implement *shari'ah* law, the government of Aceh should promote the practices of Islam, including zakat. Zakat should be used as one of important fiscal policy to eradicate the poverty as well as promote the welfare of Acehnese in the province, where the poverty rate in Aceh is still higher as compared to the national poverty level. Last but not least, although, Acehnese were well known as the Muslim society, but their understanding of zakat should be further improved. This could be done through academic discussion forums, seminars and study groups about the *Fiqh of Zakah*, banners, pamphlets, brochures, and academic articles as well as popular writing on mass media and newspaper.

CONCLUSION

This study empirically explores the influences of culture, motivation, regulation and understanding on zakat on the decision of *Muzakki* (zakat payers) to pay zakat at the Baitul Mal Aceh, Indonesia using a multiple binary logistic regression. The study documented that culture, regulation, motivation, and understanding of the *Muzakki* on zakat significantly and positively affected the decision of *Muzakki* to pay their zakat at the Baitul Mal Aceh. This findings of the study implied that in order to make Baitul Mal as the choice avenue for *Muzakki* to pay their zakat, Islamic cultures should be preserved among Acehnese, government should enhance and enforce the existing zakat regulation (*Qanun*) (Baitul Mal Aceh, 2013) and the people of Aceh need to be equipped with the relevant knowledge on the obligation of zakat payment.

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