



## INFLUENCE OF REPUTATION, RELIGIOSITY, AND TRANSPARENCY ON THE BELIEF OF MUZAKKI PAYING ZAKAT AT BAITUL MAL BANDA ACEH

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### Abstract

**Purpose** – This research is to analyze the effect of reputation, religiosity, and transparency on muzakki's trust in paying zakat in Baitul Mal Banda Aceh

**Method** – This study collected primary data by distributing questionnaires to 100 respondents using a random sampling technique. Technical data analysis was carried out using multiple regression tests with the SPSS analysis tool.

**Research result** - The results of the study show that reputation, religiosity, and transparency have a significant positive effect partially, as well as the results obtained simultaneously the three variables have a significant effect on the muzakki's trust in paying zakat at Baitul Mal Banda Aceh.

**Limitations** - This study has limitations in terms of the relatively small number of samples and the internal measuring variable used in this study is only religiosity, it is better to add other variables that are internal

**Practical Implications** - As a practical implication, the results of this research can be used as a reference by zakat organizations/institutions to maintain performance and continue to improve capacity and integrity, especially transparency in order to maintain the trust of existing muzakki and provide the sense of confidence to other prospective muzakki.

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### Keywords:

Zakat, Trust, Reputation, Religiosity, Transparency

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## INTRODUCTION

Indonesia is a country that holds the fourth number as largest population as well as being the largest Muslim country in the world. Based on data from the Ministry of Home Affairs (Kemendagri, 2021) it is noted that 86.93% of Indonesian people are Muslims. Meanwhile, 13.08% adhere rents of other religions such as Christianity, Catholics, Hindus, and others. Data obtained

through the World population review (2021) Indonesia is first position as a country in the world that has the largest Muslim population, reaching 231 million people, followed by Pakistan and then India. As a country with a majority Muslim population, Indonesia has the potential to collect zakat funds.

Aceh is the only region in Indonesia that implements Islamic law with special autonomy. The special autonomy in Aceh has been used to maximize the management of zakat through the Baitul Mal institution (S. K. Safwan Kamal, 2017). The existence of Baitul Mal will reduce the negative impacts of people's lives such as poverty, loan shark practices (KAMAL, 2022) and other non-halal economic practices.

Aceh is an area that has an area of 57,956.00 km<sup>2</sup> and a population of 5,274,871 people (Central Bureau of Statistics, 2021). Aceh's population is predominantly Muslim, so this area has a large potential for zakat. According to A Rani Usman (commissioner of Baitul Mal), where the potential for zakat in Aceh reaches Rp. 2 trillion to Rp. 4 trillion per year, but the zakat collected in 2020 is only Rp. 57.55 billion (Antara Aceh, 2021). This shows the reality that is being faced now, that the realization of zakat itself is still very low. The gap between potential and funds raised can be influenced by various factors. Istikhomah (2019) stated that the gap that occurred between the funds distributed and the funds collected explained that there was a marketing problem. This is related to Muzakki's belief in the current administration of Zakat (Nurhasanah, 2018). This is supported by research by Lubis (2014) which states that one of the factors causing people to reject zakat at zakat institutions is the lack of public trust in zakat institutions.

Trust can be driven by several factors, the first of which is Reputation. According to (Mitnick, 2007) Reputation is a personal perspective derived from the performance and quality of an institution. According to (Azman, 2015), the reputation of zakat institutions is said to be an external factor that influences people's interest in paying zakat. One of the most important elements in the business world is reputation, therefore maintaining reputation is the responsibility of every institution to be trusted. Reputation is an invisible thing, but if it is executed correctly it will attract investors (Irwan, 2019). Research (Husna and Farid, 2020) states that the independent variable reputation has a positive impact on Muzakki's credibility.

The second factor encouraging confidence in paying zakat is religiosity. Religiosity is how deep a person's knowledge, belief, and value is persistence in

carrying out worship and one's appreciation for carrying out God's commands (Ancok, 2005). According to (Salmawati, 2018) religiosity means guidance or direction for someone in carrying out activities to maximize the obligation to pay zakat. So the higher the value of religiosity, it can affect public trust in paying zakat. In research (Pratiwi, 2019; Yazid, 2017) it is concluded that religiosity has a significant influence on muzakki's trust in paying zakat.

The last factor that can promote trust is transparency. Transparency is one of the principles in the realization of good governance which is built on the basis of freedom to obtain information needed by society (Pindo, et., al). Lack of trust in someone in paying zakat to zakat management institutions can occur if information about zakat funds, management is not carried out with transparency. Therefore transparency is needed, transparency is an open system that has the goal of controlling management, both internal and external parties such as muzakki (Asminar, 2017). Research (Nasim, 2014; Farhati, 2019) shows that transparency has a significant effect on the level of muzakki's trust.

Based on the previous explanation, it can be seen that previous research strengthens the variables in this study. The location selection in Banda Aceh City was carried out for several reasons, First: considering that Banda Aceh is the capital city of Aceh Province with heterogeneous population levels both in terms of employment, income, education, and information that is more easily obtained by urban communities. Secondly, Banda Aceh is the area where Baitul Mal is located in Aceh Province. Third, the level and mobilization of people who are classified as muzakki are very large in Aceh province

## LITERATURE REVIEW

### Zakat

Zakat is one of the obligations that must be fulfilled by every Muslim in terms of wealth that has reached nisab and haul (Qardhawi, 1999; Safwan Kamal, 2019). The zakat that is paid will be managed by amil zakat and distributed to those who are entitled to receive zakat such as the fakir, miskin, amil, ibnusabil, fiisabiillah, gharim, riqab and muallaf (mudia Ayumi, Muslem, 2022; N. H. Safwan Kamal, 2022; Z Muttaqin, 2022). Zakat provides several lessons for those who perform it, including purifying the soul, floating wealth, and cleaning property (Kamal, 2016; Safwan, 2021).

## Trust

Trust is a form of one's willingness to trust others and have confidence in it. Trust in this study, in a zakat institution is defined as the desire of someone who pays zakat to a zakat institution, then the person who pays zakat believes that the zakat institution carries out its duties in a transparent, professional, and trustworthy manner (Hasrina, 2018) (Nguyen et al., 2020).

## Reputation

Reputation in zakat institutions is something that influences intrinsic factors with an interest in giving zakat (Azman, 2015). The reputation felt by the muzakki will give confidence to the muzakki to pay zakat. And this belief can increase trust, especially for muzakki who have never paid zakat. According to Zeithaml in Siallagan & Sutrisna (2019), said that reputation is the perceived quality of service for the products offered to the public, this is where the public judges.

## Religiosity

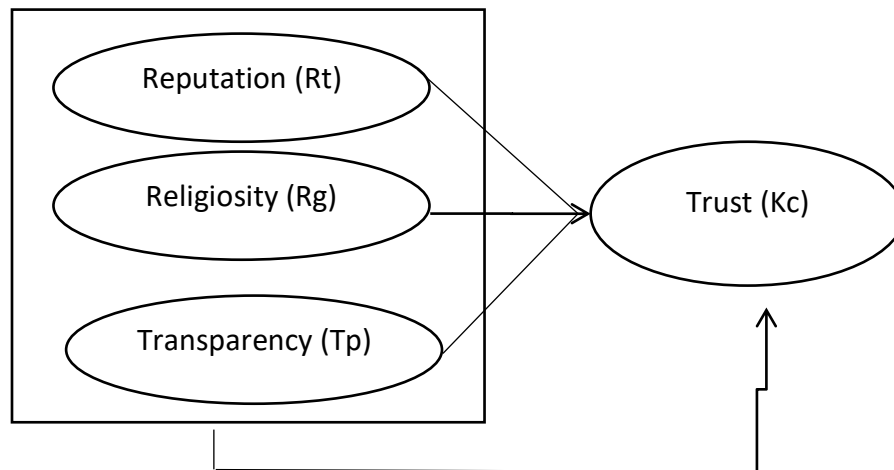
According to Mukhlis (2013) people who have faith must have beliefs, paying zakat is mandatory and the position of zakat is in religion. So someone who has a strong level of faith will be easily invited to give zakat to an institution, but on the other hand, people who have low faith will find it difficult to give zakat.

## Transparency

Transparency is an open system that has the goal of controlling management, both from internal and external parties such as muzakki. Information disclosure is capital for institutions to gain trust (Asminar, 2017).

## Conceptual framework

Based on the theory in previous research with the relationship between variables, the research framework built is as follows:



**Picture 1. Conceptual framework**

## Research Hypothesis

Ha1: There is a reputation effect on the level of muzakki's trust

Ha2: There is an effect of religiosity on the level of muzakki's trust

Ha3: There is an effect of transparency on the level of muzakki's trust

Ha4: There are influences of reputation, religiosity, and transparency together on the level of muzakki's trust

## RESEARCH METHODS

This study uses a quantitative approach in order to facilitate the process of analyzing the relationship between variables. The research location was carried out in Banda Aceh City with a population of 4,694 muzakki at Baitul Mal Banda Aceh in 2020. Determining the sample using the Slovin technique obtained 100 respondents using a sampling approach, namely simple random sampling. The data obtained were then analyzed using multiple regression tests.

## RESULTS AND DISCUSSION

### Validity and Reliability Test

The results of the validity test showed that every question in the research is considered valid because the indicator score is positive and the calculated r-value is greater than the r table value = 0.1986 (N = 100,  $\alpha$  = 0.05) so it can be concluded that each question item for all variables declared valid. Meanwhile, the

reliability test that has been carried out shows that the research data is said to be reliable or considered reliable if the Cronbach alpha is more than 0.60. So in conclusion the instrument in this study is reliable.

## Classic assumption test

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### 1. Normality Test

The aim is to find out that there is a normal distribution of the residual variables from the regression model.

Table 1. Uji Normality

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	,20445899
Most Extreme Differences	Absolute	,080
	Positive	,067
	Negative	-,080
Test Statistic		,080
Asymp. Sig. (2-tailed)		,111 <sup>c</sup>

Source: Processed data, (2022)

Based on Table 1 in the Kolmogorov-Smirnov test, there is a p-value of 0.111 which is significant because the value exceeds the value of 0.05. So, it can be stated that the data is normally distributed.

### 2. Multicollinearity Test

In the Tolerance and Variance Inflated Factors (VIF) table. And if the tolerance value is more than 0.001 and the VIF value is less than 10 it indicates that multicollinearity will not occur as shown in Table 2 below:

Table 2. Multicollinearity Test

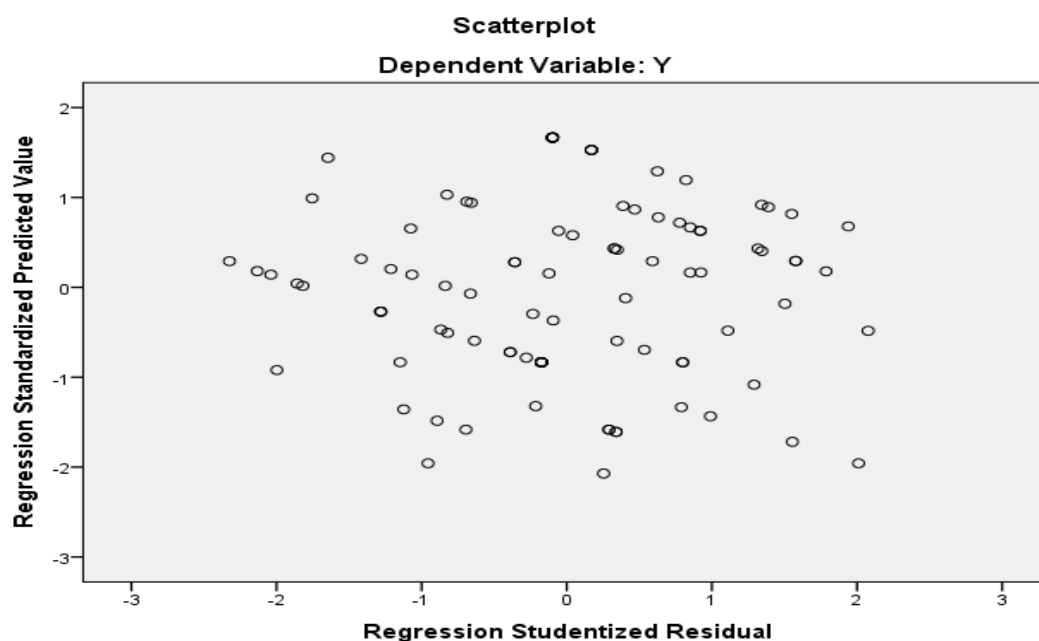
Model	Collinearity Statistic	
	Tolerance	VIF
Reputation	0,326	3,056
Religiosity	0,492	2,032
Transparency	0,475	2,106

Source: Primary Data, 2022 (processed)

## 3. Heteroscedasticity Test

The results of the heteroscedasticity test can be concluded that there is no heteroscedasticity problem which can be seen from the existing regression models. Because it is known that the pattern dots are scattered in an unclear pattern at the top, with the number 0 at the bottom of the y-axis.

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Picture 2. Heteroscedasticity Test

Source: Primary Data, 2022 (processed)

## Data Analysis Test Results

### Results Of Multiple Regression Analysis

Based on the results of the regression test, the following results are obtained:

Table 3. Results Of Multiple Regression Analysis

Nama Variabel	Standardize d Coefficients B	t <sub>hitung</sub>	t <sub>tabel</sub>	Sig.	f <sub>hitung</sub>	Sig.
Reputasi	0,373	4,527	1,1006	0,000	118,549	,000 <sup>b</sup>
Religiusitas	0,246	3,666		0,000		
Transparansi	0,385	5,642		0,000		
Koefisien Korelasi (R) = 0,887 Koefisien Determinasi (R Square) = 0,787 Koefisien Determinasi (Adjusted R Square) = 0,781 F <sub>tabel</sub> = 2,473 Sig. F = 0.000						

Source: Primary Data, 2022 (processed)

Based on the statistical calculations contained in Table 3, the multiple regression equation can be written as follows:

$$Kc = 0,373Rp + 0,246Rg + 0,385Tp + e$$

The explanation of the results of the multiple regression equation, namely:

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1. The reputation coefficient of 0.373 explains that every one-unit increase in reputation will increase trust by 0.373, meaning that there is a positive relationship between reputation and trust.
2. The religiosity coefficient of 0.246 explains that every one-unit increase in religiosity felt by muzakki will increase trust by 0.246, meaning that there is a positive relationship between religiosity and trust.
3. The transparency coefficient of 0.385 explains that every one-unit increase in transparency will increase trust by 0.385, meaning that there is a positive relationship between transparency and trust.

## Hypothesis Testing Results

### Partial Test Results (t-test)

The t-test is used to see how the influence of each independent variable affects it partially. This test is carried out by comparing the results of  $t\text{-count} > t\text{-table}$  with a significance level of 0.05. In this study, the  $t\text{-table}$  value is 1.1006. Partial test results show that:

1. The reputation test results show a positive and significant influence on the muzakki trust variable with a value of  $t\text{-count} = 4.527 \geq t\text{-table} = 1.1006$  a significant level of 0.000 is less than 0.05.
2. The results of the religiosity test show a positive and significant effect on the muzakki belief variable with a value of  $t\text{-count} = 3.666 \geq t\text{-table} = 1.1006$  a significant level of 0.000 is less than 0.05.
3. The results of the transparency test show a positive and significant effect on the muzakki trust variable with a value of  $t\text{-count} = 3.855 \geq t\text{-table} = 1.1006$  a significant level of 0.000 is less than 0.05.

### Results Simultan (Test F)

The test results simultaneously show that there is a joint effect of reputation, religiosity, and transparency variables on the trust variable, which is indicated by a significant level less than 0.05 with a  $F\text{count}$  value of 118.549 greater than the  $F\text{table}$  of 2.473 so it can be concluded that the test where ( $H_a$ ) is accepted and



$H_0$  is rejected, meaning that reputation, religiosity, and transparency together have a significant effect on muzakki's trust in paying zakat.

## Test Results for the Coefficient of Determination $R^2$

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The coefficient of termination looks at how much influence Reputation, Religiosity, and Transparency have on muzakki's trust in paying zakat in Banda Aceh City. Reputation, Religiosity, and Transparency Variables in Influencing Trust in Baitul Mal Banda Aceh 0.787 or 78.7 percent. While the residual value (residual value) is 0.313 or 31.3 percent indicating that there are other factors that can affect the variable of muzakki's trust.

## DISCUSSION

### The Effect of Reputation on Trust

The results showed a significant positive effect of reputation on trust. This means that the muzakki in entrusting their zakat to the Baitul Mal is not only based on rules but also from a reputational perspective. The better the reputation that is built by Baitul Mal Banda Aceh will increase the muzakki's trust. These results are in line with Farid (2020) states that reputation has a positive and significant effect on trust.

### The Effect of Religiosity on Belief

In addition to reputation, this research also reveals that muzakki's religiosity can have a positive and significant internal influence on trust in paying zakat. A person's religiosity usually reflects a person's belief in Allah SWT which is characterized by religious enthusiasm and piety (Saad, 2015). So that the higher the nature of one's religiosity and piety, the higher the confidence in distributing zakat (Salleh, 2012). In research by Pratiwi (2019), the results of religiosity have a significant effect on muzakki's belief in paying zakat.

### The Effect of Transparency on Trust

Transparency of zakat management institutions has a goal, namely to build trust in a zakat management institution, where the institution has a professional, authoritative image and others (Nugraha., 2019). The results of this study state that transparency has a significant positive effect, meaning that transparency is an important criterion that every philanthropic institution must have to increase muzakki's sense of trust. This result is supported by Nasim (2014) stating that the

transparency of financial reports has a significant effect on the level of muzakki's trust.

## CONCLUSIONS

Based on the research results, reputation, institution, and transparency are able to have a significant influence on muzakki's trust in paying zakat. This shows that the muzakki in paying zakat is not solely due to rules but is influenced by the level of religiosity of obedience to Allah and from an external perspective, namely the capability of the management institution. It is hoped that philanthropic organizations/institutions can maintain their good image and continue to increase their capabilities for the advancement of zakat in increasing dignity and prosperity.

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