

The Effect of Zakat Literacy, Religiosity, and Income on the Decision to Pay Agricultural Zakat

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ABSTRACT

Awareness of paying agricultural zakat is still not significantly developed because many people, especially farmers, do not understand the practicalities of paying their agricultural zakat. This study aims to determine the effect of Zakat Literacy, Religiosity, and Farmer's Income on the Decision to Pay Agricultural Zakat. This study uses a quantitative method using primary data obtained through a questionnaire. The sampling technique uses purposive. The data analysis technique uses multiple linear regression using SPSS Version 22 software. The results of the analysis and hypothesis testing show that zakat literacy has a positive effect on the decision to pay agricultural zakat. The income variable also positively and significantly affects the decision to pay zakat. Meanwhile, the religiosity variable does not affect the decision to pay agricultural zakat. Based on these results, it is necessary to socialize and improve a more massive pick-up strategy to optimize agricultural zakat.

Keywords: *Zakat Literacy, Religiosity, Income, Decision to Pay Zakat*

INTRODUCTION

Indonesia is an agricultural country, and the potential for zakat in Indonesia in 2020 reaches Rp. 233.84 trillion, including zakat income of Rp. 139.07 trillion, zakat money Rp. 58.76 trillion, agricultural zakat Rp. 19.79 trillion, livestock zakat Rp. 9.51 trillion, and corporate zakat reaches Rp. 6.71 trillion. Of the zakat potential, agricultural zakat has the third largest potential in the collection of national zakat (Mubarak et al., 2021). This potential is expected to prosper the people who receive it. Zakat literacy can be interpreted as a person's ability to read, understand, calculate, and access information about Zakat. In the end, the awareness of paying zakat will be higher. The level of understanding of a Muslim's obligations always impacts what he does, as does tithing. Someone who has extensive zakat literacy is likely that he will carry out this obligation properly and correctly.

In their research, Kurniawan, 2019; Octavia, 2021; and Zuhriyati, 2021 found that zakat literacy positively affects agricultural zakat compliance. According to the research of Yusniar & Kinsiara (2020), Berlian & Pertiwi (2021), and Afandi et al. (2022), knowledge positively influences agricultural zakat awareness. In the meantime, Yustari (2019) research revealed that knowledge, education, and experience are internal factors that negatively influence the decision to pay agricultural zakat. Farmers' lack of confidence in zakat management institutions challenges their decision to pay agricultural zakat. The Islamic ethics that *amil zakat* must uphold in all its actions can increase producers' confidence (Sarwat, 2018). Farmers will be more obedient in paying through zakat management institutions if they know the Islamic provisions for administering zakat funds. Religion, therefore, affects

conformance with muzakki zakat payments (Atabik, 2015).

Berlian & Pertiwi, 2021; Gustina, 2021; Yusniar & Kinsiara, 2020, found that religiosity positively affects awareness of paying agricultural zakat. Meanwhile, Octavia (2021), the research found that religiosity positively affects compliance with paying agricultural zakat. Meanwhile, the research of Yustari (2019) and Zuhriyati (2021) found that religiosity harms farmer compliance in paying agricultural zakat. Increasing farmers' trust can be done by building transparency. Transparency is submitting reports to all parties openly related to the course of management by involving all elements as a basis for making decisions and implementing activities. Transparency in the zakat management will establish a sound control system between the two parties, namely institutions and stakeholders. Transparency involves internal parties from amil zakat institutions and external parties, such as farmers or the wider community.

Most farmers prefer to pay their zakat obligations directly to Mustahiq because they lack trust in existing zakat management institutions (NOPIARDO et al., 2018). This transparency will reduce suspicion and distrust so that people can be more obedient in paying their zakat through zakat management institutions. A person's decision to pay zakat for agricultural products is often also influenced by the results of the income he earns. Research conducted by Zuhriyati (2021) and Octavia (2021) shows that income positively affects compliance with paying agricultural zakat. Meanwhile, Rahim et al. (2021) show that income negatively affects farmer compliance in paying agricultural zakat. Based on this background, this study aims to determine the effect of Zakat Literacy, Religiosity, and Farmer's Income on the

Decision to Pay Agricultural Zakat in Kendal Regency.

Literature Review

Zakat literacy

Literacy, according to Wray, is the ability to read and comprehend the meaning of a word (BAZNAS Center of Strategic Studies, 2019). Therefore, zakat literacy is the ability to comprehend, read, calculate, and access information about zakat to raise awareness Mubarok et al., 2021; Ningsih & Koto, 2021; Pertiwi, 2020; Zuhriyati, 2021 research indicates that zakat literacy has a positive and statistically significant effect on farmer compliance in paying agricultural zakat. The higher a farmer's level of education, the more frequently he will pay agricultural zakat whenever he harvests.

H₁: Zakat literacy influences the decision to pay agricultural zakat

Religiosity

According to Glock and Stark, religiosity is a symbol in a person's belief system, values, and behavior in everyday life by the teachings of the religion he adheres to. An understanding, belief, and obedience to each individual are used as a guide to be applied in daily life activities, be it orders or prohibitions regulated in the rules of their respective religions. In Berlian & Pertiwi, 2021; Irma & Nasution, 2020; Salmawati & Fitri, 2018; Sungadi, 2020 research, the result is that the religiosity variable influences public awareness of paying zakat for agricultural products. The higher the religiosity, the higher the public awareness. Vice versa, if a person's level of religiosity is low, then public awareness will also be low.

H₂: Religiosity influences the decision to pay agricultural zakat

Income

According to Sukirno (2016), income is the exchange of services rendered in exchange for payment. Income is a reward a person receives or obtains through various work activities to meet his basic requirements. In Islam, all earned income is subject to zakat. As in Octavia (2021), the income variable has a Tcount of 1.547 > Ttable of 1.985 and a significant probability of 0.125 < 0.05. This indicates that partial income significantly impacts the payment of agricultural zakat (Hamidah & Suprpto, 2020).

H₃: Income influences the decision to pay agricultural zakat

METHODOLOGY

This study uses quantitative research to determine the effect and test between variables (Bungin, 2005; Darman, 2014; Siregar, 2017; Sugiyono, 2017). The population in this study were farmers in Kendal Regency. This study used primary data, where the samples were taken using the simple random sampling method, which selected samples randomly without looking at the strata of the population for each member to be selected as a member sample. The characteristics the sample must meet are being Muslim, having rice fields, and having an income. Primary data sources were obtained from farmers' answers in filling out questionnaires distributed by researchers. The statistical test tool to answer the research hypothesis uses the IBM Statistics 21 program (Ghozali, 2012; Masrukhin, 2008; Priyanto, 2013; Sujianto, 2009; Sulaiman, 2004). This study utilizes data analysis and inferential statistics, including techniques for predicting data and deriving conclusions based on samples drawn from the population. The classical assumption and hypothesis tests were then

conducted using the t-test, f-test, and determinant test.

RESULT AND DISCUSSION

A multiple linear regression test is used to determine the effect of the independent variable on the dependent variable. In this study, there are three variables, namely: Zakat Literacy (X1), Religiosity (X2), and Income (X3) on the Decision to Pay Zakat (Y).

$$Y = 0.018 + 0.297X1 + 0.185X2 + 0.331X3 + e$$

The multiple linear regression constant values above show a positive value of 0.018. This value indicates that if zakat literacy (X1), religiosity (X2), and income (X3) have a value equal to 0, then the decision to pay zakat (Y) is 0.018. The coefficient of multiple linear regression above on the zakat literacy variable (X1) is 0.297 with a positive value. This value indicates that one unit score on the zakat literacy variable (X1) will increase the score of the decision variable to pay zakat (Y) is 0.297. The multiple linear regression coefficient values above on the religiosity variable (X2) is 0.185 with a positive value. This value indicates that one unit score on the religiosity variable (X2) will increase the score on the decision to pay the zakat variable (Y) by 0.185. Finally, the regression coefficient value of the income variable (X3) is 0.331, which is positive. This value indicates that one unit score on the income variable (X3) will increase the score of the decision variable to pay zakat (Y) by 0.331.

The coefficient of determination test is a test used to measure how far the independent variable explains the dependent variable—the value of the coefficient of determination between

zero to one. The closer to the value of one, the variable almost predicts the variation of the dependent variable. For example, the following is a test for the coefficient of determination using SPSS 21: Based on the test table for the coefficient of determination, the value of Adjusted R Square is 0.686, meaning that the influence of zakat literacy, religiosity, and income variables simultaneously is 68.6%. The rest ($100\% - 68.6\% = 31.4\%$) is influenced by other variables not explained in the study.

The t-test is used to determine the significance value of the effect of each independent variable on the dependent variable. H_0 is rejected if the significance value is > 0.05 , and H_1 is accepted if the significance value is < 0.05 . The zakat literacy variable obtained a t-count value of 5.020, more significant than t-table 1,994, and a significance value of 0.000, less than 0.05. So it can be concluded that H_0 is rejected and H_1 is accepted. So the zakat literacy variable significantly affects the decision to pay zakat. The religiosity variable obtained the calculated t value, which is 1.967, smaller than the 1,994 t table, and the significance value is 0.53, more significant than 0.05. So it can be concluded that H_0 is accepted and H_1 is rejected. So the religiosity variable does not significantly influence the decision to pay zakat. The income variable obtained by the t value is 2.607, more significant than the t table of 1,994, and the significance value is 0.11, more significant than 0.05. So it can be concluded that H_0 is accepted and H_1 is rejected. So the income variable significantly affects the decision to pay zakat.

The F statistical test is used to determine the effect of each independent variable on the dependent variable

simultaneously. The hypothesis is accepted if $F_{\text{count}} > F_{\text{table}}$ or $\text{sig} < 0.05$, and the hypothesis is rejected if $F_{\text{count}} < F_{\text{table}}$ or $\text{sig} > 0.05$. Based on the results of the F statistic test above shows a calculated F value of 53.376. In the F table, the significance level is 5% or 0.05, which is 2.73. So the calculated F value $>$ from the F table value ($53.376 > 2.73$). Based on the significant value in alpha from the calculated F-value test in the table above, the significance value of the three variables is 0.000, which is smaller than the significance value of 0.05 ($0.000 < 0.05$); this shows that the three variables, namely zakat literacy (X_1).

The Effect of Zakat Literacy on the Decision to Pay Agricultural Zakat

Based on the results of the hypothesis on the influencing variable of zakat literacy (X_1) on the decision to pay zakat (Y), the results obtained are t count $5.020 >$ from t table 1.994, and the significance value is $0.000 < 0.05$. Then the hypothesis on H_0 is rejected, and H_1 is accepted. So the zakat literacy variable significantly affects the decision to pay zakat. Literacy is a person's ability to read to understand the meaning of a word that can empower and improve the lives of individuals, families, and communities. Zakat literacy is a person's ability to read, write, understand, calculate, and receive information about zakat, which has a high level of awareness to pay zakat.

The same results are shown in Zuhriyati (2021), which showed that zakat literacy positively and significantly influences farmer compliance in paying agricultural zakat. The higher the farmer's literacy level, the more routine he will be in paying his agricultural zakat every time he harvests. Based on the results of his research, the t-value was $3.756 >$ t-table 1.984, and the

significance value of zakat literacy was $0.00 < 0.05$. Strengthened by the results of research conducted by Zainuri Abdul Wadud (2021), his research shows that the t value is $3.950 > t$ table 1.991 , which means that knowledge of zakat partially has a significant effect on compliance with paying agricultural zakat in Lemper Village, Pademawu District. While in Yustari (2019), there were results that were as follows knowledge, education, and experience are internal factors that negatively affect the decision to pay agricultural zakat. And the external factors are Muzakki's location which is far from BAZNAS, and due to the lack of BAZNAS in outreach to the community.

The results of this study were strengthened by routine recitations, held every Sunday night and Monday carried out at the Aqrobuddin mosque in Kendal Regency, where the majority of the congregation was male. The Amil Zakat Institution used it to socialize on agricultural zakat. At other assemblies, the Amil Zakat Institution also used it to socialize related to the payment of agricultural zakat. At this time, his party has provided a forum for farmers to pay for their agricultural products with a percentage of income of Rp. 1,000,000, then it is obligatory to pay zakat 2.5%, namely Rp. 25,000 is equated with trading zakat because farmers have income from trading agricultural products.

The Effect of Religiosity on the Decision to Pay Agricultural Zakat

Based on the results of the hypothesis on the variable influence of religiosity (X_2) on the decision to pay zakat (Y), the t -count value is $1.967 <$ from t table 1.994 , and the significance value is $0.053 > 0.05$. Then the hypothesis on H_0 is accepted, and H_1 is

rejected. So the religiosity variable does not significantly affect the decision to pay zakat. Religiosity is a symbol in a person's belief system, values, and behavior in everyday life by the teachings of the religion he adheres to. An understanding, belief, and obedience to each individual are used as a guide to be applied in daily life activities, be it orders or prohibitions regulated in the rules of their respective religions, as in carrying out orders to pay agricultural zakat.

According to research conducted by Yustari (2019), religiosity does not impact producers' payment of agricultural zakat. The results of this study are supported by the findings of Zuhriyati (2021), who found that religiosity does not significantly affect farmers' attitudes toward paying agricultural zakat; one's level of religiosity is not a factor that influences zakat compliance. Meanwhile, Berlian & Pertiwi (2021) showed that religiosity positively affected public awareness of paying agricultural zakat. The higher the religiosity, the higher the public awareness of paying zakat for rice farming in Terate Village, Sirah Pulau Padang District. Based on the results of his research, the calculated t value is $2.734 > t$ table 1.66437 , and the significance value of religiosity is $0.008 < 0.05$. From this, it can be concluded that religiosity is essential to public awareness. If there is a deficiency in religiosity, awareness in society will be low; This is one of the reasons why religiosity in Terate Village is very high, but zakat payments for agricultural products are lacking. The results of this study were strengthened by statistical data reports from Kendal Regency, which stated that all of its residents were Muslims. So religiosity in the village is very high, but zakat payments for

agricultural products are still low.

The Influence of Income on the Decision to Pay Agricultural Zakat

Based on the results of the hypothesis on the influence of income variable (X3) on the decision to pay zakat (Y), the t-count value is $2.607 >$ from t-table 1.994, and the significance value is $0.011 < 0.05$. Then the hypothesis on H0 is rejected, and H1 is accepted. So the income variable significantly affects the decision to pay zakat. Income is the interchange of services someone provides because they have done a business. From an Islamic economic perspective, income is a gift from Allah in the form of goods or money that is given to someone who wants to do business based on the rules of Islamic law. Allah provides income for His servants because they have faith and are pious in return for the deeds and gratitude that these servants have done (Irham, 2020).

The same thing is shown in Zuhriyati (2021), where income has a positive and significant influence on the attitude of farmers toward paying agricultural zakat. Where the higher income of a farmer will affect compliance in paying agricultural zakat, in his research, income produces a sig value of $0.00 < 0.05$ and a calculated t value of $9.180 >$ t table of 1.984. Strengthened by the results of his research by Octavia (2021), there is a result that the income level variable affects compliance with paying agricultural zakat with a t-count value of 1.547. While in Abd's research. Rahim et al. (2021) state that income negatively affects the payment of agricultural zakat. Based on the results of his research, the calculated t value is $-2.307 <$ t table 1.664. This study shows that most farmers with

high agricultural yields do not pay zakat according to their nishab. Someone with a high income is even more lazy to pay zakat. Because they feel that paying zakat can reduce the amount of property they get. Based on the results of this study, income has a positive and significant influence on the decision to pay agricultural zakat because the income level of farmers in Kendal Regency is high. The higher the farmer's income, the decision to pay zakat will be proven by the results of the partial test on the decision variable to pay zakat, which is greater than the t table. Someone with a high income is even more lazy to pay zakat. Because they feel that paying zakat can reduce the amount of property they get. Based on the results of this study, income has a positive and significant influence on the decision to pay agricultural zakat because the income level of farmers in Kendal Regency is high. The higher the farmer's income, the decision to pay zakat will be proven by the results of the partial test on the decision variable to pay zakat, which is greater than the t table. Someone with a high income is even more lazy to pay zakat. Because they feel that paying zakat can reduce the amount of property they get. Based on the results of this study, income has a positive and significant influence on the decision to pay agricultural zakat because the income level of farmers in Kendal Regency is high. The higher the farmer's income, the decision to pay zakat will be proven by the results of the partial test on the decision variable to pay zakat, which is greater than the t table. Income has a positive and significant influence on the decision to pay agricultural zakat because the income level of farmers in Kendal Regency is high. The higher the farmer's income, the decision to pay zakat will be

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CONCLUSION

The results of the analysis show that zakat literacy has a positive effect on the decision to pay agricultural zakat. The income variable also positively and significantly affects the decision to pay zakat. In comparison, the religiosity variable does not affect the decision to pay agricultural zakat. The practical implications of the results of this study are to optimize agricultural zakat; it is necessary to socialize and improve a more massive collection strategy. Based on the presentation of the research results above, the suggestions from researchers are; For the Amil Zakat Institution, it is hoped that it can socialize gradually and expand its reach so that the community, especially farmers, can know better that in their village there is an institution that oversees the payment of agricultural zakat and provides education for people who do not understand anything related to agricultural zakat. Furthermore, it is hoped that future researchers can develop further research using different methods in researching decisions in paying agricultural zakat to fill in the gaps in previous research.

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