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Analysis of the Muzakki Confidence Index in Paying Zakat in Baitul Mal Regency (BMK) Southeast Aceh

Andriawan Agara^{1*}, Aidil Alfin²

^{1,2)} Sharia Economic, Faculty of Economic and Business Islam, Universitas Islam Negeri Sjech M. Djamil Djambek Bukittinggi

Corresponden Author: andri.lp07@gmail.com

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ABSTRACT

Zakat has a strategic role in the lives of Muslims. Apart from being a method of cleaning up assets for zakat payers (Muzakki), zakat is also an instrument for the welfare of society. This strategic function of zakat can be achieved if zakat management is carried out skillfully and professionally by the zakat amil. Amil zakat plays a role in collecting zakat from Muzakki and then distributing it to groups of people who are entitled to receive it. This individual Muzakki is Muzakki from trade, agriculture and fisheries. This has increased every year, but starting in 2021, it has decreased again due to individuals from the head of the Baitul Mal institution in Southeast Aceh district committing corruption from the Zakat funds. The method in this research is the Mixed Method. The data used in this research is primary data. Meanwhile, the model analysis used in this research is a multiple linear regression model and was carried out with the help of the SPSS 26 program. Based on the results of research in Baitul Mal, Southeast Aceh Regency, the value of the Muzaki Confidence Index in Baitul Mal, Southeast Aceh Regency is 0.88 or 88 percent. . Or in other words, the Muzaki Confidence Index value is 88 percent or is in the High Confidence category. The strategies used to grow muzakki's trust in paying zakat are: Professionalism, Transparency, Accountability and Credibility

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INTRODUCTION

Zakat has a strategic function in Muslim life. Zakat is not only used as a way to clean zakat property (Muzakki), but also used as a tool to improve the welfare of citizens. As a result, the wise use of zakat funds can be maximized if amil zakat manages zakat wisely and professionally.(Abdullah, 2003) Based on Law No. 10 of 2007, which is a derivative of the Aceh Government Law, Aceh Province is one of the provinces in Indonesia that has an institution established by the government to manage zakat. This institution is known as Baitul Mal. Where Aceh Province has the exclusive authority to

implement Islamic Sharia, both in terms of worship, muamalah, and jinayah. (Bustamam-Ahmad, 2007) (Al-Amin & Andespa, 2022), (Al-Amin et al., 2023) As a result of this authority, and strengthened by the qonun law. Minhaji said that in an organization or a government is regulated by laws in accordance with *the Meukuta Alam Custom*, Qanun in the philosophy of classical Acehese society is a reference. (Minhaji, 1998) According to Hooker, the position of qonun is a law that regulates all Acehese when carrying out an action or activity. The position of fatwa, on the other hand, does not have a law or a law, but only has authority. (Hooker, 2003), (A. Amin et al., 2023), (Al-Amin et al., 2023)

As a replacement for the existing Aceh qonun, namely Number 10 of 2007 concerning Baitul Mal, namely Aceh Qonun Number 10 of 2018 does not change the function and freedom of Baitul Mal as an institution that manages zakat in Aceh, or people who must pay zakat there. Article 102 of the Law states. Baitul Mal Regency (BMK) Southeast Aceh also experienced a difference between the potential and the implementation of zakat collection. BMK is a government institution responsible for the management of zakat in Southeast Aceh. However, since its establishment, this institution has still experienced difficulties in optimizing the collection of zakat. Although Qonun Aceh no. 10 of 2018 is a law that regulates baitul malls in Aceh, both at the provincial, district and village levels, it has made it stronger, the potential of zakat has not been achieved.

Baitul Mal Aceh has been recognized as having excellent zakat management. The Ministry of Religion of the Republic of Indonesia in 2015 gave the Zakat Award to Baitul Mal Aceh in obtaining the best Zakat institution management in Indonesia. (Riyaldi & Yusra, 2020) (Al-Amin, Andespa & Bashir, 2022) (Febrianti et al., 2023) (Hawari et al., 2023) (Asbullah et al., 2023) And in 2018, Baitul Mal Aceh was also awarded as the best province in Indonesia by BAZNAS. This reward or award shows that Baitul Mal Aceh deserves to be recognized as an institution that manages zakat professionally. (Safinal, 2021) (A.-A. Amin & Taufiq, 2023)

However, it has increased since the issuance of Qanun which regulates the management of zakat and Baitul Mal in Aceh. BMK continues to inform people about the importance of paying zakat, especially for those who have the income to receive nishab zakat, or muzakki. Most of the Muzakki are civilian employees in central and regional government institutions in Aceh. In addition, BMK muzakki include the TNI, POLRI, and SOE employees. Because they are required by Acehese law, the muzakki in Baitul Mal Regency pay zakat. According to the rules, the Zakat Collection Unit (UPZ) created by each agency must be deducted 2.5 percent from the income of those who have reached the zakat nishab. Then, UPZ deposited its zakat to Baitul Mal Regency. There are several Muzakki who submit their zakat directly to Baitul Mal Regency without going through UPZ. The number of muzakki is constantly increasing This shows that they trust each other more.

Therefore, based on the previous background description, the author wants to conduct a search with the title "Analysis of the Muzakki Belief Index Paying Zakat in Baitul Mal Aceh Tenggara". The purpose of this study is to find out and analyze how big the muzakki belief index is and how to strategize in fostering muzakki confidence, especially after the news of the case of misuse of ZIS funds by the Chairman of Baitul mall in the mass media.

METHOD

Analysis Methods

The research method used by the author is a mixed methods research method. The use of this research method is based on several opinions, namely Creswell (2007: 5) in the book Sugiyono stated that "Mixed Methods Research is an approach to inquiry that combines or associated both qualitative quantitative from of research" Combination method is a research approach that combines or connects qualitative and quantitative research methods. (Hermawan & Hariyanto, n.d.) Primary and secondary sources of information were used to compile the results of this study. Observation,

interviews, and documentation are the main methods of data collection in this study. The Head of Baitul Mal of Southeast Aceh Regency and a number of Muzakki were interviewed.

RESULTS AND DISCUSSION

RESULTS

Validation Test

Validity Testing is the process of ensuring that the questionnaire tool used for data collection is legitimate. This validity test is carried out to find out how carefully the measuring tool or test does its job. This method of testing validity correlates the total score. The Product Moment Correlation Technique is one of the correlation techniques that is equalized in this study. (Sugiyono, 2009) This validity test uses the number of samples $N = 95$ at a significant 5%. The table r value of 0.202 was found, and then compared with the calculated r found through the output of SPSS 26. And from the results of the study, all items asked as questionnaires are all valid, namely all values above r -table 0.202.

Uji Realibilt

Reality is usually defined as a state of trustworthiness or trustworthiness. Reliability tests in SPSS statistics were used to find out how consistent the questionnaires used by researchers were, so that questionnaires were reliable even if the study was conducted with the same questionnaire repeatedly.

Reliability Test Table

No.	Attribute	Reliability Score
1	Intensity of Repeating	0,839
2	Recommendations	0,796
3	Perceived Quality	0,769
4	Satisfaction	0,881
5	Trust in the Institution	0,774

Source : Data Processed

From the table above, it can be seen that the Cronbach Alpha value is higher than 0.6. A high Cronbach alpha score indicates that the response value of each resource person in each series of questions is consistent. For example, when a resource person gives a high response to one of the criteria, they are more likely to give a high response to the other criteria as well.

Multiple Regression Test

The influence between two or more independent variables and dependent variables inferred in the regression equation is measured through multiple linear regression analysis. The results of this analysis are:

Multiple Linear Regression Test Table

Attribute	Coefficient	Calculation	Mr
(constant)	3,415	2,843	0,006
Intensity of Repeating	0,396	2,507	0,014
Recommendations	-0,009	-0,097	0,923
Quality	0,351	7,619	0,000
Satisfaction	0,585	2,722	0,008
R-Squered = 0,795	F (2,47)	87,242	

	for >	0,000	
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Source: Processed Data Spss.26

The table above reveals that the attribute of satisfaction ($b = 0.585$, $t\text{-value} = 2.722$, $p < 0.000$) has the strongest influence on Muzakki's belief in the institution. In addition, the attributes of repetition intention ($b = 0.396$, $t\text{-value} = 2.507$, $p < 0.001$) and quality attributes ($b = 0.351$, $t\text{-value} = 7.619$, $p < 0.000$) also positively and significantly affected the beliefs/confidence of muzaki in the institution. The Recommendation attribute ($b = 0.009$, $t\text{-value} = 0.097$, $p > 0.92$) is an important attribute but does not have a significant effect on the trust/confidence of the muzaki in the institution. The goodness of fit value represented by R^2 is quite high. The proposed model describes a significant percentage of variance in muzaki beliefs ($R^2 = 0.795$, $F\text{-value} = 8.242$, $p < 0.000$).

Results of the Calculation of the Muzakki Confidence Index

The results of the measurement of the Muzaki Confidence Index are based on the IKM value from the Behavior Dimension and the Attitude Dimension.

Muzakki Confidence Index Calculation Table

Attribute	Index Value	Category
Intensity of Repeating	0,88	Tall
Recommendations	0,87	Tall
Quality	0,88	Tall
Satisfaction	0,87	Tall
Institutional Trust	0,89	Tall
Keyakinan Muzakki	0,88	Tall

Sumber : data diolah

Among other attributes, the trust attribute has the highest index, at 89 percent, which is included in the High category. On the other hand, the quality and recommendation attributes have the same index, at 87 percent, and the Repeat Intensity and Satisfaction attributes each have the same index, at 88 percent. all of whom have high confidence.

DISCUSSION

Muzakki confidence index with Repeating Intensity

Analysis of the combination of Muzaki's Confidence Index and Intention to Repetition. As mentioned earlier, the percentage of respondents who paid their ZIS DSKL through Baitul Mal Southeast Aceh Regency, had a positive relationship and had confidence in the high category. Because it has a confidence index with a number of 0.88.

An analysis of the intensity of repetition of muzakki beliefs can provide deep insight into the extent to which these beliefs are strengthened or weakened through repetition. Repetition of beliefs can increase a person's confidence in a belief or view by reinforcing consistent experiences or uniform information. However, if the repetition is done in a less supportive or inconsistent context, it can lead to doubt or even a change in beliefs.

Muzakki Confidence Index with Recommendations and Satisfaction

The discussion of the muzakki belief index, recommendations, and satisfaction is usually related to the evaluation and analysis of zakat programs or services organized by zakat institutions or amil zakat. The muzakki confidence index shows how confident the zakat giver (muzakki) is in the way the zakat institution manages their funds. And the analysis of the combination of the muzakki confidence index with recommendations, and satisfaction as listed in table 4.8. The Recommendation and satisfaction attributes are also included in the high category because they have the same number of numbers, which is 0.87.

Muzakki Confidence Index with Quality and Trust in the institution.

And then quality and trust. This section will discuss the relationship between Quality Index and Trust Index values. The Quality Index itself consists of twelve scales that assess the quality of collection services, distribution programs, reports, information, promotions carried out by Baitul Mal Southeast Aceh Regency and so on. In addition, the Trust Index is composed of seven scales that discuss trust in Baitul Mal Southeast Aceh. As stated in the 3-digit table or the value of the Quality index is 0.88, which is in the high category. Put it in the attribute of trust, where this attribute has the highest number or index value, which gets a value of 0.89. This trust is the attribute that gets the highest score out of the other 4 attributes.

Strategy to Grow Trust/Confidence Muzakki Pay Zakat at Baitul Mal Regency (BMK) Southeast Aceh.

The belief of muzakki is an important element in the zakat management system and must be built by the amil zakat institution. This belief is the key to optimizing the collection of zakat and contributing to the welfare of Muslims. Therefore, it is very important to conduct a study or study on the beliefs of muzakki and methods to increase their confidence in paying zakat.

Based on an interview with Tgk. Sufian Husni Salam, M.ed. As the Chairman of Baitul Mal of Southeast Aceh Regency, he said:

Professional

Baitul Mal Regency (BMK) Southeast Aceh must pay attention to and maintain the professional factor as a zakat management institution. Professionalism in creating services and activity programs that can be managed efficiently can foster the trust of muzakki in distributing their zakat.(Darmayanti et al., 2023)

Transpransi

In carrying out the principle of openness, the manager of amil zakat is responsible for transparency.(Sahroni, 2018) The management of zakat institutions that has been implemented can help build an effective control system involving muzakki, internal parties of the institution, and the general public.(Yusra, 2020)

Credibility

The level of trust of muzakki in the amil zakat institution in the process of collecting, managing, and distributing zakat is called credibility. (Dewi & Suparno, 2022) To increase the trust of muzakki and make them feel safe when distributing their zakat, the credibility of the zakat management institution is very important.(Adlini et al., 2022)

Accountability

The manager of the amil zakat institution is responsible for the resources provided to the muzakki. This can happen horizontally or vertically.(Zahara et al. 2023) The term "accountability" is used to describe the efforts of the management of amil zakat institutions to achieve their vision and mission.(Assa & Pramono, 2019)

Table 1. Reliability Test Table

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Quality	0,88	Tall
Satisfaction	0,87	Tall
Institutional Trust	0,89	Tall
Keyakinan Muzakki	0,88	Tall

Source : Processed data.

CONCLUSION

Based on calculations, the value of the Muzaki Confidence Index in Baitul Mal Southeast Aceh Regency is 0.88 or 88 percent. Or in other words, in fulfilling the ZIS-DSKL to the Baitul Mal Regency (BMK) of Southeast Aceh, the value of Muzaki's confidence index is 88 percent, or in the category of high confidence. The attribute index that makes up the Muzaki Confidence Index also has a value far above that of SMEs. The trust attribute has the highest index among other attributes, with a value of 89%, and the recommendation and quality attribute has the lowest index, with a value of 87%. The attributes for the Repeating Intensity Index and the Satisfaction index attribute received the same value, namely 88 percent, all of which were in the high confidence category. And the strategies carried out to foster the confidence of muzakki to give zakat in Baitul Mal Regency (BMK) Southeast Aceh are: 1). Transparency, 2). Professional, 3). Credibility, and 4). Accountability.

Practical Implications

Limitations and Recommendations

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