

DETERMINANTS OF MUZAKKI DECISION TO PAY AGRICULTURAL ZAKAT THROUGH INSTITUTIONS IN WEST JAVA

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ABSTRACT - In Indonesia, agricultural zakat collection is very low in comparison to its potential, while the majority of the population works in agricultural sector. Thus, it is crucial to conduct research on this matter. This study aims to investigate the factors that influence muzakki to pay agricultural zakat through institutions in Indramayu, West Java, Indonesia. Using Roscoe's model, 70 farmers who had reached the *nishab* were determined as sample. The data were analyzed using a logistic regression analysis approach. The findings show that four variables have a significant impact on decision of the farmers to pay agricultural zakat through institution, namely religiosity, zakat comprehension, awards or appreciation, and service quality. Institutions should be innovative in order to maximize agricultural zakat collection, such as providing zakat pick-up service and a zakat activity report for muzakki on a regular basis. Furthermore, in order to convey the significance and benefits of paying zakat through institutions, institutions must strengthen their collaboration with local authorities and religious leaders.

Keywords: agricultural zakat, zakat institution, farmer, logistic regression, zakat potential

ABSTRAK – Determinan yang Mempengaruhi Muzakki Membayar Zakat melalui Lembaga Amil di Jawa Barat. Walaupun berstatus sebagai negara agraris, pengumpulan zakat pertanian di Indonesia sangat kecil dibandingkan dengan potensinya. Oleh karena itu, kajian tentang masalah ini sangat penting untuk dilakukan. Penelitian ini bertujuan untuk mengkaji faktor-faktor yang mempengaruhi muzakki membayar zakat pertanian melalui lembaga amil di Indramayu, Jawa Barat. Dengan menggunakan model pengambilan sampel Roscoe, sebanyak 70 petani yang telah mencapai nishab dipilih sebagai responden. Data penelitian diolah dengan pendekatan logistic regression analysis. Hasil penelitian menunjukkan bahwa ada empat variabel yang berpengaruh signifikan dalam keputusan petani dalam membayar zakat pertanian melalui lembaga amil, yaitu religiositas, pemahaman zakat, penghargaan atau apresiasi, dan kualitas pelayanan. Dalam rangka optimalisasi penghimpunan zakat pertanian, lembaga-lembaga penghimpun zakat melakukan inovasi pelayanan seperti penyediaan layanan jemput zakat dan pelaporan penggunaan zakat secara berkala. Selain itu, juga perlu dilakukan kerjasama dengan tokoh-tokoh agama dan pemerintah setempat dalam memberikan pemahaman dan kesadaran tentang manfaat dan pentingnya berzakat melalui lembaga amil.

Kata Kunci: zakat pertanian, lembaga amil zakat, petani, regresi logistic, potensi zakat.

INTRODUCTION

Zakat is a form of social solidarity with fellow humans that aims to address a variety of social issues, including inequality, poverty, and unemployment, among others (Aziz & Anim, 2020). Moreover, zakat is a redistribution instrument that can guarantee a minimum flow of wealth from the lower group to the upper group in order to create social welfare (Beik & Arsiyanti, 2016). By optimizing the potential of zakat in a community, it is expected that the economic capacity of the poor will increase, income inequality will decrease, and a prosperous society will be created.

Indonesia has a high zakat potential of IDR327.6 trillion (PUSKAS, 2021a), with a Muslim population of 87% of the 272.68 million Indonesians as of June 2021 (BPS, 2021a). However, the high potential of zakat ownership has not been matched by optimal zakat realization (Wahid et al., 2014; Ibrahim, 2011). According to the Outlook for Zakat Indonesia 2022, the realization of zakat in 2020 collected around IDR12 trillion in Zakat, Infaq, and Shadaqah (ZIS) funds collected through zakat institutions nationwide (PUSKAS, 2021b). According to Law Number 23 of 2011, the government has charged the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) with collecting, distributing, and utilizing zakat in Indonesia. It is hoped that the official regulation of zakat in Indonesia will increase awareness of its potential to create a fair economy by reducing inequality between communities (Ibrahim et al., 2015). From the existing potential, there are five types of zakat in Indonesia; the following is the amount of potential zakat according to the BAZNAS-published Zakat Potential Mapping Index (IPPZ).

Table 1. Potential Zakat in Indonesia based on Zakat Objects in 2019

No.	Object of Zakat	Zakat Potential (Trillion rupiah)
1	Income Zakat	139.07
2	Zakat Money	58.76
3	Agricultural Zakat	19.79
4	Farm Zakat	9.51
5	Company Zakat	6.71
Total zakat potential		233.8

Source: BAZNAS (2019)

Table 1 shows that one of the objects of zakat in Indonesia is agricultural zakat, which has a potential of 19.79 trillion rupiahs, or 8.46% of the total potential.



Agricultural zakat, despite its small proportion, is a mainstay sector for moving other sectors. In addition, Indonesia has often been dubbed an "agrarian country," or a country where most of the population has a profession as a farmer, so developments in the agricultural sector can have a major impact on the economy of the Indonesian people. However, in practice, agricultural zakat has not been managed optimally compared to *zakat maal* (professional zakat), which has been carried out optimally by BAZNAS through direct deductions from civil servants' salaries according to their class (Ichdayati & Sari, 2021).

Agriculture is a vital sector of people's lives in Indonesia. In addition, this sector is the third largest contributor to Gross Domestic Product (GDP), with an area of 10.66 million hectares of rice-harvesting land in 2020 and a total production of 54.65 million tons of dry milled grain (BPS, 2021c). The provinces that produce the most rice in Indonesia are East Java, Central Java, and West Java, with respectively 9.91 million tons, 9.8 million tons, and 9.4 million tons (BPS, 2021b). Meanwhile, Indramayu is the largest rice-producing district in West Java. The following are 5 districts in West Java Province that excel in producing rice plants in 2021.

Table 2. Five districts with the highest total rice crop production in West Java in 2021

Region	Rice Production (Ton)
Indramayu	1.366.705,98
Karawang	1.249.685,50
Subang	989.563,83
Cianjur	607.970,44
Majalengka	536.999,75

Source: BPS (2022)

The data in Table 2 shows that the total rice production in Indramayu reached 1,366,705.98 tons. According to Indonesian statistics (BPS, 2021b), Indramayu is not only the highest contributor to rice production in West Java but also in Indonesia, so it is known as a rice barn area and has received an award from the Minister of Agriculture. The research on food self-sufficiency in Indramayu estimated that rice demand in 2031 will reach 184,128.1 tons and rice availability is 1,088,222 tons, resulting in an 83% surplus (Murdaningsih,



2017), this indicates that Indramayu in the year 2031 will achieve food self-sufficiency for its people.

Indramayu has a high potential for zakat on staple foods, which is 369.90 billion rupiahs (PUSKAS, 2021b). However, this potential has not been accompanied by the realization of optimal collection. Based on data from BAZNAS Indramayu, agricultural zakat receipts through BAZNAS Indramayu have been collected for 869 million rupiahs, so it is necessary to optimize the collection of agricultural zakat among farming communities.

Seeing the importance of paying zakat for Muslims, muzaki has two alternatives: through zakat institutions or directly to mustahik. According to Ichdayati and Sari (2021), most of the rice zakat muzaki in Indramayu pay their zakat directly to neighbors, relatives, and mosques around the house because of the element of ease of access and direct monitoring of benefits. However, this can make zakat collection non-centralized and not evenly distributed to mustahik in Indramayu. In optimizing zakat collection among the community, BAZNAS Indramayu has made efforts to collect zakat, among others by establishing District UPZ, Village UPZ, and mosque UPZ to hold a Zakat-aware village socialization program as well as collaborating with local governments, scholars, and other community leaders in supporting the management of zakat carried out by BAZNAS Indramayu. According to Mahmood et al., (2020) collection and distribution of zakat take place through institutions following *maqashid sharia*. This is because, with the institution, all groups of mustahik can receive their share, not just the poor and needy. Besides, muzaki will pay their zakat more regularly and follow what is ordered by the Al-Quran and practiced by Rasulullah SAW, that the management of zakat is by institutions.

Based on data from the Ministry of Education and Culture, the Muslim population of Indramayu is 1,827,031 people, or 99% of the total population (Diskominfo, 2021). Indramayu has a high zakat potential of 607.24 billion rupiahs, with the potential for zakat on staple foods of 369.90 billion rupiahs, or equivalent to 60% of the existing potential (PUSKAS, 2021a). The receipts of zakat funds that have been collected in 2021 are 7.2 billion rupiahs, with the realization of agricultural zakat of 869 million rupiahs, or 0.23% of the potential for staple food zakat (Baznas Indramayu, 2022). One of the causes of the non-optimal collection of zakat by BAZNAS in Indramayu is that the distribution of zakat from muzaki is not yet centralized, and that cooperation between



BAZNAS and other zakat institutions is still low. Based on the Ministry of Education and Culture, the Muslim population of Indramayu is 1,827,031 people, or 99% of the total population (Diskominfo, 2021). Therefore, Indramayu has a large zakat potential. The food crop sector has a zakat potential of 369.90 billion rupiahs, or 60% of the existing zakat potential (PUSKAS, 2021a). It can be seen in the high potential of agriculture, which is the leading sector that supports the economy of the people of Indramayu. knowledge of zakat, religiosity, altruism, reward factors, self-satisfaction, and service quality.

Although Indramayu is Indonesia's largest rice producer, agricultural zakat collection remains low, particularly through institutions. Previous studies focused on farmers' intentions to pay agricultural zakat, farmers' understanding of rice zakat, and how to calculate rice zakat, but there has been no research on paying rice zakat through institutions. The purpose of this research is to examine the factors that influence rice farmers to pay zakat on agricultural products through institutions. This study adds to our understanding of the strategy for collecting agricultural zakat through legal institutions. It also contributes to providing a policy for zakat administrators to optimize the collection of agricultural zakat.

LITERATURE REVIEW

Preference is a consumer's choice from a wide variety of available options. According to Kotler and Keller (2009), preference is a form of individual behavior that is influenced by external factors, namely education, religion, the socio-economic environment, and culture; while the internal factors are heredity, personality, intelligence, talent, and gender. Preference is defined as "subjective taste," which is measured by the level of usefulness obtained by consumers. The theory of consumer preferences aims to analyze the final decisions of consumers as a result of their perceptions. Consumers will make rational choices based on maximum satisfaction with consumer budget constraints (Andriyanty & Wahab, 2019). Adapting consumer behavior and preferences is not an option; both are absolute necessities for competitive survival. In the end, consumers are in control of making decisions, and marketers are said to be successful if the products or services offered are seen as having real benefits for consumer needs (Munandar et al., 2004).

Pertiwi (2017) conducted a study in the Kebumen regency regarding factors influencing farmers' payments of agricultural zakat by using logistic regression



analysis. The results of the analysis show that the estimated potential for agricultural zakat is 191 billion rupiahs paid by farmers for 10% zakat levels and 95 billion rupiahs for 5% levels. Variables that significantly influence farmers' interest in paying agricultural zakat are altruism, faith, dummy recitation, and education level. Meanwhile, Munandar et al. (2004) examines the influence of trust, satisfaction, and understanding on muzaki's interest in distributing zakat mal with a case study in the Pasuruan regency. This study employs multiple linear regression analysis, which reveals that the trust variable has a positive and significant effect on muzaki's interest in the distribution of zakat mal, and the understanding variable has a significant negative effect on muzaki's interest in the distribution of zakat mal, while the satisfaction variable has no significant effect on muzaki's interest in the distribution of zakat malls.

The effect of price, product quality, and service quality on purchasing decisions using multiple linear regression analysis techniques (Kodu, 2013). The results showed that price, product quality, and service quality had a significant influence on purchasing decisions. The study showed that factors influencing muzaki paying zakat through institutions are satisfaction, the equal zakat disbursement, the professionalism of amil, the well-informed amil officers, the easiness of zakat collection process, the zakat distribution, and the government certificates satisfaction (Ayuniyyah, 2011; Latief, 2019). Hidayat (2019) analyzes the factors influencing muzaki paying zakat on income through institutions in the city of Mataram by using the logistic regression method, which concludes that five variables have a significant influence, namely educational, reward, altruism, organizational, and regulatory factors.

The study on the intensity of muzaki paying zakat on rice (Case Study of Indramayu Regency) using the Principal Component Analysis (PCA) approach, which showed that there were 70% of muzaki who paid zakat on rice with their awareness and 58% of muzaki had routinely paid the zakat (Ichdayati & Sari, 2021). Most muzaki pay their zakat in the form of rice directly to mustahik; two factors influence the awareness of zakat, namely the practice of zakat and knowledge of zakat. Meanwhile, that religiosity, zakat literacy, and governmental laws all have an impact on people's propensity to pay zakat through institutions (Syauqi et al., 2022). Government rules and zakat literacy were elements that had some influence, but religion had no impact.



Understanding is a behavior that can show an ability to interpret or understand a scientific concept (Mulyana et al., 2019). Understanding zakat can motivate muzaki to fulfill their obligations from the assets obtained. The study showed that zakat knowledge has a significant positive effect on the preference of muzaki to pay zakat income through OPZ (Ichdayati & Sari, 2021). The knowledge of zakat law affects someone's ability to pay zakat through institutions, the better one's understanding of the law of zakat, the better he will pay zakat through institutions (Anwar & Arifin, 2018).

Beik & Alhasanah (2012) state that religiosity is a source of awareness of their religious practice activities. Meanwhile, the intention to pay zakat through legal institutions is simultaneously impacted by religiosity, zakat literacy, and governmental laws (Syauqi et al., 2022). Someone who has a high level of religiosity will realize his obligations as a Muslim, not only having a relationship with Allah SWT but also with his fellow Muslims. Based on the research of Mulyana et al., (2019) it can be concluded that religiosity has a positive and significant influence on the preference for paying professional zakat by muzaki (Adilla et al., 2021).

Altruism reflects a person's level of concern for others. altruism has a significant influence on the preference of muzaki to fulfill their zakat obligations (Hidayat, 2019). Then, a similar finding in the research conducted by Beik and Alhasanah (2012) is that altruism has a significant influence on participation and the choice of place to tithe because these variables affect a person's concern for muzaki towards the surrounding environment. In addition, that altruism has a positive influence on the payment of agricultural zakat in the Kebumen regency (Pertiwi, 2017).

Simamora (2004) states that rewards are incentives given to increase productivity to achieve competitive advantage . Within the scope of zakat, awards are used by *amil* institutions to gain loyalty from muzaki. Based on research from Beik and Alhasanah (2012), the award factor has a positive effect on the participation of muzaki tithe. This is in line with research conducted by Hidayat (2019) which states that the award variable has a significant effect on the preference of muzaki to pay zakat.

The satisfaction with zakat distribution, the reputation of institutions, and service quality were determinants of stakeholder trust in zakat institutions (Zainal et al., 2016). The degree of satisfaction is determined by the hope and



anticipation a customer has for a product. Therefore, satisfaction is an emotion—happy or sad—that results from a comparison of client perceptions and expectations. Additionally, in order to encourage Muslims to pay zakat through zakat institutions and preserve the performance of the zakat, the satisfaction of zakat distribution must be increased (Zainal et al., 2016). In zakat, muzaki will feel satisfaction with the fulfillment of their zakat obligations. Based on the research from Beik and Alhasanah (2012), the satisfaction factor has a significant effect on the participation of muzaki in giving. Satisfaction with services is also influenced by accountability, while satisfaction also affects public trust in zakat institutions (Ahmad & Rusdianto, 2018).

Service quality can start from customer needs and end with satisfaction and positive perceptions of the quality of services provided (Aziz & Anim, 2020) and reputation is the total perception of stakeholders in the company's performance throughout time (Richard & Zhang, 2012). Similarly, in the context of zakat, service quality has a positive impact on muzaki satisfaction and perceptions of zakat distribution through institutions (Zainal et al., 2016). It is necessary to apply supporting principles so that zakat institutions can be seen as having good corporate governance. There are five basic principles contained in good corporate governance; transparency, accountability, responsibility, independence, and fairness. Theadivi service quality factors directly or indirectly have a significant influence on purchasing decisions (Kodu, 2013). The research conducted by Sudarsono et al. (2021) about the impact of the government's support and the zakat institutional system shows that attitudes, arbitrary standards, the institutional structure of zakat, and government backing have an impact on the desire of both public and private employees to pay zakat.

In Indonesia, there are regulations regarding the obligation to pay zakat through legal institutions, but it is still voluntary, not obligatory. In contrast, Saudi Arabia is a country whose regulations require the payment of zakat through official institutions (Sawmar & Mohammed, 2019), so collecting zakat through institutions is not a problem, unlike in Indonesia, where one of the problems of zakat in Indonesia is that only a few pay through institutions. In Indonesia, the payment of zakat through institutions is heavily influenced by trust (Abror & Hidayati, 2020). However, the lack of control and poor management led to a decline in public trust in zakat institutions. The good governance of zakat greatly affects the performance of zakat institutions (Adiwijaya & Suprianto,



2020). Also, the reputation of the institution and service quality influence the muzaki's decision to pay zakat through the institution (Mokhtar et al., 2020). In line with research conducted in Yemen, that the relationship between trust in zakat institutions and socioeconomic variables, shows that religiosity, peer influence on zakat compliance, and moral reasoning have a significant impact on muzaki's trust in institutions (Bin-Nashwan et al., 2021).

According to Zulinda et al. (2022), knowledge and awareness played an important role in farmers paying agricultural zakat . As awareness and knowledge increased, the intention to pay zakat also increased. The other variable is the management of the zakat institution. The level of education also influences zakat awareness; the higher the level of education and understanding of zakat, the better the zakat-giving behavior (Rembe et al., 2020). Because socialization and understanding of the importance of zakat through institutions are critical, muzaki prefer to pay zakat through institutions (Nurkholis & Jayanto, 2020). One example of collecting zakat in Malaysia through institutions continues to increase because zakat institutions build trust with muzaki and give them access to track and monitor the process of collecting zakat and distributing zakat online (Migdad, 2019). The benefit of paying zakat through institutions is that it can be well organized and reduce poverty (Annahl et al., 2021).

METHODOLOGY

This research was conducted in Indramayu from April to July 2022. The data used in this study were primary data obtained by conducting direct interviews with respondents, namely, agricultural zakat muzaki in Indramayu, with the help of a questionnaire. Respondents in this study were only rice farmers who had reached the nisab of zakat. Rice farmers who do not reach the nisab of zakat or farmers who produce other commodities are not used as samples in this study. The research questionnaire contains questions related to the personal data of farmers who are respondents and the factors that influence farmers' decisions to pay agricultural zakat. The sampling technique used is the purposive sampling technique, in which the selection of respondents is carried out using criteria that have been determined by the researcher himself. Those who work as farmers and earn a living from their agricultural land that has reached the Nishab should be considered for taking research samples. The sample used in this study consisted of 70 respondents, consisting of 35



respondents who paid their zakat through BAZNAS Indramayu and 35 respondents who paid their zakat directly to mustahik.

According Roscoe, if the model is included in a multivariate study, the recommended sample size represents the study population, which is ten times greater than the number of variables used (Sekaran, 2010). This study was analyzed using a multivariate research model with 7 variables (6 independent variables and 1 dependent variable), so it is suggested that 70 respondents represent the study population based on this theory. As a result, the sample size used in this study is thought to be sufficiently representative of the study population. The number of muzaki rice farmers who do not pay zakat through Baznas is unknown, as it is mixed with muzaki farmers of other commodities, but according to the zakat administrator in Indramayu, the population of muzaki who pay zakat rice through institutions is about 50 farmers.

The information and data obtained in this study were analyzed using descriptive analysis and logistic regression. This study describes the general characteristics of muzaki in Indramayu in terms of agricultural zakat. Using SPSS software version 25, primary data was analyzed to determine the factors that influence muzaki to pay agricultural zakat. The statements in the research questionnaire in this study are scored using the Likert scale. The response variable is divided into two parts:

- Y = 1: Payment of agricultural zakat through BAZNAS Indramayu
 Y = 0: Payment of agricultural zakat directly to mustahik

The logistic regression model used in the study can be arranged with the following equation:

$$\ln \left[\frac{P_i}{1-P_i} \right] = \beta_0 + \beta_1 x_0 + \beta_2 x_1 + \beta_3 x_2 + \beta_4 x_3 + \beta_5 x_4 + \beta_6 x_5 \quad (1)$$

Information:

- P_i = Response variable
 β_0 = regression line model intercept
 β_1 = slope of the regression line model
 x_0 = understanding of zakat
 x_1 = religiosity
 x_2 = altruism
 x_3 = award



x₄ = satisfaction

x₅ = service quality

The odds ratio is one way to assess the closeness of a relationship between categorical variables discovered through logistic regression analysis. The Odds Ratio value is used to compare the likelihood of paying agricultural zakat to institutions versus the likelihood of paying zakat directly to mustahik.

RESULT AND DISCUSSION

Zakat in Indramayu

According to Baznas Indramayu (2022), the receipt of zakat funds is relatively stable, with no significant decrease or increase. This demonstrates that BAZNAS Indramayu has worked well with local zakat institutions. The collaboration is carried out in the areas of collecting, distributing, and utilizing zakat funds for the community. BAZNAS Indramayu has worked with the local village government to socialize zakat to the community. Given that the majority of the people in Indramayu work as farmers, agricultural zakat is the most commonly collected zakat from the general public via the Village UPZ. The following are data on zakat receipts in general and agricultural zakat receipts collected by BAZNAS.

Table 3. BAZNAS Agricultural Zakat Yields in Indramayu 2019-2021

Years	Total Zakat Reception (IDR)	Agricultural Zakat Reception (IDR)	Agricultural Zakat Realization (%)
2019	7.673.606.032	723.238.700	9
2020	7.701.841.253	850.438.000	11
2021	7.242.656.721	869.020.800	12

Source: BAZNAS Indramayu (2022)

According to Table 3, the receipt of zakat funds in Indramayu has decreased in 2021, but the total agricultural zakat has increased year by year, albeit marginally. Given the small contribution of agricultural zakat realization in Indramayu, the collection is not said to be optimal. Through the Zakat Awareness Village program, BAZNAS Indramayu has conducted community socialization to raise awareness and understanding of zakat for the community. It is hoped that these efforts will increase community zakat realization.



Characteristics of Respondents

The characteristics of respondents can be described by looking at their demographic conditions, such as gender and age, and non-demographic conditions, such as education, the area of land cultivated, and their harvests at the second harvest in 2021. This information was obtained from interviews with 70 respondents who work as farmers, both farmers who cultivate their own land and farmers whose land is cultivated by others in Indramayu. The majority of respondents who pay agricultural zakat are men (87.1%). This is because the majority of landowners and cultivators are male farmers, while female farmers tend to pay people or rent out their land to be worked on by others.

The majority of farmers represented as respondents were over the age of 40. This is consistent with data from Indonesian Statistic (BPS, 2019), which shows that as of 2019, the number of farmers in Indonesia aged 20-39 years only accounts for 8% of the total 33.4 million farmers in Indonesia. This indicates that Indonesian farmers have a low rate of regeneration; therefore, it is necessary to reintroduce youth interest in farming in order to meet the rice needs of the community and achieve food self-sufficiency. In terms of education, respondents' last education was in elementary school. Farmers learn directly through cultivation rather than through formal education. Nonetheless, farmers receive agricultural guidance from the Agricultural Extension Center (BPP), which provides education as well as regulates the farmers' planting period so that it is carried out simultaneously in one adjacent area of land.

Farmers cultivate an area of 5000-10,000 m², or 0.5-1 hectares of rice fields. The results are based on the average rice field ownership in Indramayu according to the 2013 agricultural census. That means that on average, each farmer only owns a small portion of a rice field, which explains why the output is subpar. In addition, the declining selling price of rice and rising production costs have contributed to an increase in the number of impoverished farmer households. Meanwhile, the yield of 653–3000 kg of rice dominates the total output of respondents. In terms of quantity, these results have met the nishab of agricultural zakat. However, these findings do not provide farmers with substantial benefits. Besides the inherent risk of farming, farmers must contend with declining rice prices and rising production costs, neither of which are adequately compensated for by the results they have been able to achieve.



Table 4. The Test of Validity Results from the Respondent Interview

Correlations		TOTAL
Indicators		
X01. I perform prayers 5 times a day	Pearson Correlation	.766**
X02. I pray in congregation at least 3 times a week	Pearson Correlation	.857**
X03. I read the Quran 3 times a week	Pearson Correlation	.797**
X04. I routinely pay zakat	Pearson Correlation	.836**
X05. I routinely donate 3 times a week	Pearson Correlation	.573**
X06. I routinely visit the Islamic assembly once a week	Pearson Correlation	.749**
X07. I believe that all actions will be rewarded	Pearson Correlation	.709**
X08. I understand that agricultural products that have reached the <i>nisab</i> must be given zakat	Pearson Correlation	.598**
X09. I know the level of agricultural zakat is 10 percent with rainfall and 5 percent with irrigation and additional costs	Pearson Correlation	.770**
X10. I understand that the <i>nisab</i> for agricultural zakat is 5 <i>awsaq</i> or 653 kg of grain	Pearson Correlation	.680**
X11. I am able to calculate zakat by myself	Pearson Correlation	.565**
X12. I know that zakat is distributed among 8 groups	Pearson Correlation	.488*
X13. Attending Islamic sermons increased my knowledge about zakat	Pearson Correlation	.711**
X14. The surrounding environment welcomed when I pay agricultural zakat	Pearson Correlation	.610**
X15. I feel happy after paying for zakat	Pearson Correlation	.590**
X16. I get easy sustenance after paying zakat	Pearson Correlation	.590**
X17. I feel compassion when I see a poor person who needs help	Pearson Correlation	.707**
X18. I love helping poor people	Pearson Correlation	.537**
X19. I feel guilty if you don't pay zakat	Pearson Correlation	.822**
X20. I am happy to be able to help improve poor economic conditions	Pearson Correlation	.600**
X21. I realize there are other people's rights to the property we have	Pearson Correlation	.747**
X22. I feel happy because I care about other people	Pearson Correlation	.570**
X23. I believe that by giving zakat, I can be a good example for others	Pearson Correlation	.586**
X24. I get good service from the amil zakat institution	Pearson Correlation	.639**
X25. I get fast and precise service from the amil zakat institution	Pearson Correlation	.511*
TOTAL	Pearson Correlation	1

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).



The table shows that all variables obtained from the interview are valid and significant at levels 1 and 5%. The data presented above was gathered from respondents who pay zakat through institutions as well as those who pay zakat directly to mustahik.

Factors Influencing Farmer Paying Zakat through Institutions

The SPSS data analysis reveals that out of six variables, four have a significant effect on the payment of agricultural zakat through institutions: religiosity, understanding of zakat, reward factors, and service quality.

Table 5 Logistics regression results

Variable	Coefficient	Sig.	Odds Ratio
Religiosity	1.866	0.007	6.460
Understanding Zakat	2.050	0.008	7.767
Award	-2.483	0.036	0.084
Altruism	0.142	0.895	1.153
Self-Satisfaction	-1.004	0.363	0.366
Service Quality	2.454	0.002	11.633

Source: Data Primer, Processed (2022)

Table 5 displays the variables with significant and insignificant effects. It reveals that four variables have a significant influence on the 95% confidence level, namely religiosity, understanding of zakat, appreciation, and service quality, while the altruism and self-satisfaction variables have significant values greater than 5%, indicating that they have no significant effect on the dependent variable.

The religiosity variable, which measures the degree to which muzaki adhere to their responsibilities as Muslims, has an odds ratio of 6.460. This suggests that respondents with a high level of religiosity will be 6.460 times more likely to pay zakat via institutions. The religiosity variable has a positive coefficient, meaning that the more religiously inclined a muzaki is, the more zakat is paid through the institution. These results align with research conducted by Syauqi et al. (2022), which obtained significant and positive results on the factors that influence muzaki in paying their zakat. As a result, it can be concluded that the higher the level of religiosity of the muzaki, the more it will encourage someone



to be aware of their zakat obligations (Prastyo et al., 2021; Mukhibad, Fachrurrozie & Nurkhin, 2019).

The variable understanding of zakat explains how muzaki's zakat knowledge is, particularly rice zakat. This variable has an odds ratio of 7.767, which explains that respondents who have a high level of understanding of zakat will have the opportunity to pay zakat through BAZNAS, Indramayu, which is 7.767 times greater than those who have a low religious level. The variable understanding of zakat has a positive coefficient. This demonstrates that the amount of zakat paid through the zakat institution increases in direct proportion to the level of zakat understanding possessed by the muzaki (Sudarsono et al., 2021). These findings are consistent with the findings of Ichdayati and Sari (2021), who found that the variable understanding of zakat has a significant influence on muzaki preferences for paying zakat and the intensity with which they pay zakat. This means that the muzaki will be more aware of his zakat obligations the more knowledgeable he is about zakat (Hakimi et al., 2021; Amilahaq & Ghoniyah, 2019). Muzaki has confidence and trust in the zakat regulations that have been regulated by the government.

The award symbolizes the respect that Muzaki has earned from his surroundings. The award impedes payment of zakat through the institution, and the variable's odds ratio is 0.084%. This indicates that respondents did not require recognition from those around them in order to pay zakat, as they did so in obedience to Allah. Therefore, muzaki's preference for paying zakat through institutions will decline as a result of the reward factor they perceive.

The service quality variable describes BAZNAS in Indramayu's performance in serving muzaki to pay their zakat through UPZ in the village. This variable has an odds ratio of 11.633, indicating that respondents who receive high service quality are 11.633 times more likely to be able to pay zakat through BAZNAS Indramayu than those who receive low service quality. The service quality variable has a positive coefficient value, indicating that the muzaki's preference for paying zakat through BAZNAS Indramayu increases as service quality increases. Good service quality from UPZ to prospective muzaki has a great impact on zakat collection from the community (Gunawan, 2018; Zainal et al., 2016), this is in line with research conducted by Rohaeni and Marwa (2021), which states that service quality has a significant influence on consumer satisfaction. In this study, the service quality variable has a significant impact



on the selection of muzaki zakat, indicating that this method is effective for obtaining agricultural zakat from the community.

The findings of in-depth interviews indicate that some muzaki still hand-deliver zakat to mustahik because they believe they know mustahik and are happier to help the poor directly. They also find it complicated when zakat is channeled through an institution. The muzaki, on the other hand, who pay zakat through institutions because farmers and zakat administrators get along well, often do things together with the zakat administrators at the mosque. Muzaki, who frequently participate in religious activities at the mosque, have a higher likelihood of paying zakat through institutions because they are familiar with zakat administrators and mosque administrators, who collect zakat through the zakat collection unit (UPZ).

CONCLUSIONS

This study aims to determine the factors that influence rice farmers' muzaki to pay zakat through institutions. The findings suggest that religiosity, understanding of agricultural zakat, appreciation, and the quality of service provided by zakat institutions influence muzaki's decision to pay zakat through zakat institutions. However, the appreciation variable has a negative impact on agricultural zakat payment decisions made through institutions. The theoretical implication of this research is that even though zakat is an essential component of Islam and must be practiced, the emotional factor (religiosity variable) alone is insufficient to persuade muzaki zakat farmers to visit institutions; in addition, rational factors like service quality, zakat understanding, and showing appreciation for muzaki must be taken into consideration. The research's practical implications will include helping zakat administrators better serve farmers and educate them about their zakat obligations, as well as working with religious and community leaders to spread awareness of zakat. Furthermore, the participation of zakat administrators in religious and social activities can increase muzaki's trust in paying zakat through institutions.

The limitation of this study is that it focuses solely on rice zakat in the Indramayu regency. In addition, the number of respondents is relatively low, and there are no precise numbers regarding the number of farmers who pay agricultural zakat through Baznas Indramayu. Since each agricultural commodity has unique muzaki characteristics and factors that affect muzaki's decision to pay zakat to institutions, it is hoped that future research will not



only focus on rice but also integrate it with other agricultural commodities. It is also crucial to conduct research on the potential of corporate agricultural zakat and the factors that influence businesses engaged in agriculture to pay zakat because the potential for agricultural zakat from companies is quite large.

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