

Determinants of Zakah Payments in South Tangerang

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Abstract: *Composing this research is due to analyze matters relating to the practice of zakat payment in South Tangerang. The purpose of this study is to analyze empirically: the influence of Islamic knowledge on the payment of zakat, the influence of education on the payment of zakat, and the effect of the work on the payment of zakat. The problem that will be discussed in this research is how the influence of Islamic religious knowledge of South Tangerangmuzakki on the payment of zakat, how the influence of education of South Tangerangmuzakki on zakat payments, and how the influence of the employment of South Tangerangmuzakki on paying zakat. This study uses quantitative methods, namely through the collection of primary data in the form of questionnaires distributed to 500 respondents are Muslims and have jobs in the area of South Tangerang. Based on data obtained from interviewing zakat operators of each mosque that the people of South Tangerang are more likely to pay zakat through the nearest mosque or through the office where they work. The software used in this research data processing is WarpPLS version 5. Every variable of Islamic religious knowledge, education, and employment has significant result to zakat payment, which means that the higher level of Islamic religious knowledge, education level, and job, the higher the awareness pay zakat. So it can be concluded that the knowledge of the Islamic religion, the education, and the employment of the people of South Tangerang have a considerable share in the payment of zakat in South Tangerang. The implication of this research is to focus more on organizing a zakat management training program, starting from zakat planning targeted; organizing zakat by paying attention to human resources, and finance; implementation of zakat collection; and supervision on zakat management in terms of receipt and distribution of zakat. The recommendation for researchers are further encouraged to use more samples, so that the results of the research will be broader and applicable to the public, and need to add other variables in the form of wealth or income, the role of ulama, credibility of amil zakat institutions, and the role of government that can affect acceptance of zakat.*

Keywords: *Zakat, Knowledge of Islam, Education, Employment*

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I. BACKGROUND RESEARCH

Tangerang Selatan is one of the districts in Banten province of Indonesia with a population of 902,282 inhabitants or 86.59 percent of the total population of South Tangerang (Data Profile of Kecamatan Year 2009). Based on information from BAZNAS South Tangerang City collect zakat from muzakki as many as 471,500 persons. This amount is only touch 27.79% of the 90.98% of the population of Islam in South Tangerang. Viewing in terms of utilization, BAZNAS ofSouth Tangerang using zakat for 22,029 mustahik for seven districts. The number also has not reached the needs of the poor in South Tangerang, which amounted to 115,183 people (Interview with Pak Yusuf Head of Finance BAZNAS Tangerang Selatan). Zakat is the obligation of every muslim and is a social service. Viewed from the perspective of the economy, zakat can be used as an income distribution instrument. Through zakat, consumption will increase and can encourage increased investment as well. In addition zakat can create jobs so that it can help alleviate employment and unemployment problems (Bahrina Almas, 2015).

Allah's Word At-Taubah verse 60 which means: "Verily the alms (charity) is only for the poor, the poor, the administrators of zakat, the converts who are enticed into their hearts, for (liberating) slaves, those who are in debt, for the way of Allah and for those who are on the way, as an obligatory provision of Allah, and Allah is Knower and Wise." Zakat receipts in Indonesia still require a more vigorous effort in collecting zakat funds by amil zakat through government zakat institutions (BAZNAS) as well as through non-government (LAZNAS). There are still many muslim societies of financially and educated society still have various reasons for not paying zakat as their obligation to Allah SWT. Bukhari (2009) in his research that one's motivation to pay zakat is based on the call of faith and devotion, without the awareness of faith and piety one tends to be reluctant to pay zakat, because the urge to possess their wealth, often dominates from humans to own it.

The results of research Noor,et.al. (2004) revealed that the factors of faith and knowledge of zakat affect muzaki in paying zakat, i.e. the higher level of faith and zakat knowledge of individual muslims will tend

to pay zakat. Many muzakki have higher education, i.e. graduated, but they do not want to pay zakat. This is due to the absence of awareness to make the payment of zakat which is a duty for every muslim who has education and work. This unconscious affects the non-achievement of zakat collection targets (Rusty Rahayu, 2015).

Total population of main employment based on data of Statistics Central Bureau in February from year 2015 - 2017 show respectively namely 120,846,821, 120,647,697, and 124,538,849. Then Islam population composition in South Tangerang year 2014 is 88.89% (City Profile of South Tangerang). Based on the data, researcher would like to overview things related to the payment of zakat in practice in the city of South Tangerang. In 2011 the Government issued a new law relating to the management of zakat, the Law of the Republic of Indonesia No. 23 of 2011 on the Management of Zakat. Based on the Law, the management of zakat is planning, implementing, and coordinating activities in the collection, distribution, and utilization of zakat. In Chapter I Article 1 Paragraph 7 it is explained that the National Amil Zakat Bodies (BAZNAS) is the institution that conducts the zakat management nationally. In paragraph 8 it is explained that the Institute of Amil Zakat (LAZ) is a community-formed institution that has the task of assisting the collection, distribution, and utilization of zakat.

Table 1.1. Total zakat received by BAZNAS period 2010-2016

Year	Actual Zakat Collection (Rp)
2010	1.169.375.328
2011	1.722.657.206
2012	2.166.050.850
2013	2.545.505.129
2014	2.716.753.222
2015	3.489.774.976
2016	3.927.919.410

The potential of zakat owned by Indonesia reached Rp 217 trillion, but in fact the absorption of zakat funds in 2010 only reached Rp 1.5 trillion. This shows that a large distance between the potential and the value of collected zakat indicates that some Muslims are less motivated to pay zakat (Irfan Syaumi Beik, 2015).

Based on the background description, the limitations of the problems that want to be formulated in this research are:

1. How is the influence of Islamic muzakki's knowledge on the payment of zakat?
2. What is the effect of muzakki education on the payment of zakat?
3. How does muzakki's work affect the payment of zakat?

II. LITERATURE REVIEW

2.1. Zakat

Viewed from the angle of language, the word zakat comes from the word zakat, which means to grow fertile. In the books of Islamic law, the words of zakat are defined with holy, growing, and developing and blessing. And if that notion is linked with the treasure, then according to Islamic teachings, the zoning treasures will grow, increasing by holy and blessing (David, 1998).

2.2. The Influence Of Islamic Knowledge On Zakat Payments

R. Stark and C.Y. Glock (Ancok and Suroso, 2011) explains that religion (religion) includes five dimensions of beliefs, practices, feelings, knowledge, and consequences of the four dimensions the. The reason for the use of these five dimensions is because it is relevant and represents the religious involvement of each person and can be applied in the Islamic religious system to be tested in order to further highlight the religious condition of the muslims. These five dimensions are one unity that is interconnected with one another in understanding religiosity or religion and contains elements of aqidah (belief), spiritual (religious practice), ihsan (experience), science (knowledge), and charity (practice). The dimensions of religious practice (shrine) or sharia refer to how the level of muslim obedience in performing ritual activities as enjoined and advocated by their religion. In Islam, the dimension of worship concerning the implementation of prayer, fasting, zakat, pilgrimage, reciting Qur'an, prayer, zikir, itikaf in the mosque in the month of fasting, and so on (Ancok, and Suroso, 2011).

Feelings / experiences (feelings) are dimensions related to religious experiences, feelings, perceptions, and sensations experienced by a person's feelings experienced by a religious person, such as calm, rest, happiness, gratitude, obedience, obedience, fear, regret, repent, and others. The dimensions of religious experience relate to the feelings, perceptions and sensations experienced by a person, or religious experience (in this case Islam) as a communication with God, to the ultimate reality, or with transcendental authority.

The dimensions of religious knowledge point to the extent of Muslim knowledge and understanding of the teachings of his religion, especially the central teachings of his religion, as contained in his scriptures. In Islam, this dimension concerns the knowledge of the contents of the Qur'an, the basic teachings that must be believed and implemented (pillars of Islam and the pillars of faith), Islamic laws, Islamic history, and so forth.

The dimensions of the consequences of the four dimensions previously described, and their relation to morals. This dimension refers to how the level of Muslims behave motivated by the teachings of their religion, namely how individuals relate to their world, especially with other human beings. In Islam, this dimension includes the behavior of helping, cooperating, giving charity, prospering, and developing others, upholding justice and truth, being honest, forgiving, protecting the environment, keeping trust, not stealing, not corruption, not cheating, not gambling, no drinking intoxicating drinks, obeying Islamic norms, etc. (Ancok, and Suroso, 2011).

2.3. Effect of Education on Zakat Payments

Education is a conscious and planned effort to create an atmosphere of learning and learning process so that learners actively develop their potential to have spiritual strength, self-control, personality, intelligence, noble character, as well as the skills needed by him / her, society, nation and state - Act of the Republic of Indonesia Number 20 Year 2003 on National Education System). The fundamentals of Islamic education are Alquran and Assunnah.

There are several dimensions in education according to Dr. Sapriya, M.Ed (2016: 48-56), namely:

1. Knowledge Dimension

According to Anderson and Krathwohl (2001: 46), the dimension of knowledge consists of: four types: a. factual knowledge; b. conceptual knowledge; c. procedural knowledge; d. metacognitive knowledge.

2. Skill Dimension

Dr. Sapriya, M.Ed. (2016) in his book suggests about the dimensions of skills, namely: a. Research skills; b. Thinking skills; c. Social participation skills; d. Communication Skills

3. Dimensions of Values and Attitudes (value and attitudes).

In essence a value is learned from the results of interaction and communication between individuals in groups both in the family environment and social environment, namely (Dr. Sapriya, M. Ed, 2016): a. Substantive Value; b. Procedural Value.

4. Action Dimension (Action)

The theory used in this research is the theory of rational action of one of the figures of sociology Kalsik, namely Max Weber (1904), namely by distinguishing four dimensions of social action. Action is categorized as rational action is *zwerk* rational (instrumental rationality), and *werkrational* action (value-oriented rationality) and two other actions are categorized as rational actions, i.e. affectual action and traditional action.

2.4. The Influence of Employment on Zakat Payments

Work is the principal activity of a humanitarian activity that can be divided into a number of dimensions in research IntanPuspita Sari and Nurdianto (2007), namely:

1. Physiological Dimensions

Dimensions of Physiological Needs are translated into 3 indicators of research, namely Indicators of Working Space Provision, Indicators Provision of work facilities, and Indicators Provision of work facilities.

2. Psychological Dimensions

According to Philip Kotler and Gary Armstrong in his book marketing principles (2008), there are 5 indicators that make up the psychological dimension: motivation, perception, learning, trust, and attitude.

3. Social Dimension

Kotler and Armstrong (2008) suggested three indicators of social dimension-forming dimensions, namely reference groups, families, and roles and status.

4. Cultural Dimensions

Work culture such as discipline and order will encourage increased productivity of employees in a company.

5. Dimension of Power

In the organization of work, the work must be arranged in such a way, so there is a schedule, clearly delegation of authority. It's all about power.

There are seven dimensions of power, namely:

a. Authority (Yulk, 2001)

b. Rewards (John French and Bertram Raven, 1959)

c. Coercion (John French and Bertram Raven, 1959)

d. Expertise (John French and Bertram Raven, 1959)

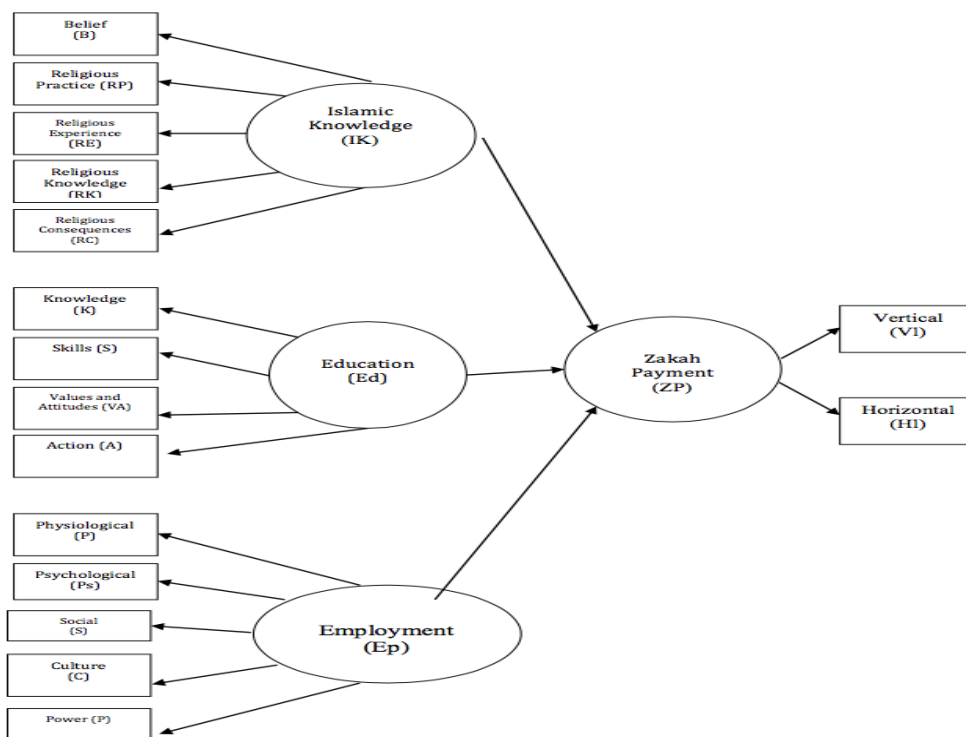
- e. Information (John French and Bertram Raven, 1959)
- f. Charisma (Maz Weber, 1904)
- g. Connection (John French and Bertram Raven, 1959)

2.5. Zakah Payment

According to Yusuf Qardhawi (2002) zakat is a worship maaliyahijtima'iyah which has a very important position, strategic, and determining, both seen from the side of Islamic teachings as well as from the side of the welfare development of the ummah. According to M.A. Mannan (1993), in general the function of zakat includes the moral, social, and economic fields. IsnawatiRais in her research entitled "Muzakki and its Criteria in the Review of Zakat Jurisprudence" (2009: 105) explains that zakat has another dimension, which is to build relationships between people, between rich and poor, or between muzakki and mustahiq. So the payment of zakat is determined by two dimensions, namely the vertical dimension consisting of two indicators, namely: The worship of Allah (habluminallah) and the Worship of wisdom in the treasure (maaliyahijtihadiyah), and the second dimension is the horizontal dimension, which has two indicators, namely obligations to human beings (habluminannaas) and Improvement of the People's Economy.

2.7. Framework

Figure 2.1. Research Framework



Based on the picture above can be made a hypothesis as follows:

- H1: Knowledge of Islam has an influence on the payment of zakat.
- H2: Education has an influence on the payment of zakat
- H3: Employment has an effect on the payment of zakat

III. Research Methodology

3.1. Research Design

The method used for this quantitative research design is to use Structural Equation Modeling (SEM) approach. In model testing, this approach more describes the phenomena that occur in field conditions. According to Joreskog (Hadi, 2008: Soleh, 2014), SEM can provide a better picture of the real world than a single equation model.

This study is a study that uses many exogenous latent variables, large number of samples and has several variables with interval indicators. Therefore, this research uses PLS-SEM method with WarpPLS as its software.

Indicator model in this research use reflexive indicator model. According to Jaya and Sumertajaya (2008), the reflexive indicator model was developed based on classical test theory which assumes that the variation of construct measurement score is a function of true score plus error.

3.2. Population and Sample

The population used in this research is the number of mosques in South Tangerang, which is as much as 75 mosques (Source :Ministry of Religion). Sample in this research is the congregation that is in 5 mosques which is chosen that is:

- a. At Taqwa mosque UMJ
- b. Fathullah mosque UIN
- c. Al Jihad Great mosque, Ciputat
- d. Al Mujahidin Great mosque, Pamulang
- e. Mosque of Raya Bintaro Jaya

The research uses 500 respondents, which refers to Hair et al (2010) theory, i.e. the sample size in the study should have a minimum sample size of five times the number of indicators analyzed. The number of indicators used as much as 78, i.e. 5 multiplied 78 becomes 390 respondents. So the number of respondents who have to fill the questionnaire set as many as 500 respondents.

Questionnaires were distributed to 500 respondents, selected by random sampling. Officers who distributed questionnaires consisted of 20 students with 25 questionnaires of each. For data collection conducted every Friday. The place for distribution of respondent is diverse, namely:

- a. At mosque of At Taqwa UMJ, respondents pay in At Taqwa mosque and LAZISMU.
- b. Fathullah Mosque UIN, respondents pay at the mosque, some are in hospital UIN because they are employees, and some pay it in UIN because they are lecturers and employees of UIN.
- c. Al Jihad mosque in Ciputat, the average respondents are employees of the Office of Religious Affairs (KUA) Ciputat, and office employees who are around the mosque. They pay zakat through his office.
- d. For the Grand mosque of Al Mujahidin in Pamulang, respondents are employees of the sub-district office, lecturers, teachers of schools, and office employees in the neighborhood around the mosque. They pay zakat through their offices, and only a few are through the mosque.
- e. Bintaro Jaya Raya mosque, respondents are employees of the banks and shops around the mosque, and they pay zakat through the mosque.

3.3. Data Collection Method

The data source used in this research is the primary data by spreading the questionnaire. The questionnaire is an information-gathering technique that allows analysts to examine the attitudes, beliefs, behaviors, and characteristics of some of the major people in the organization that can be affected by the proposed system or by an existing system.

3.4. Research Instruments

Data were collected by distributing questionnaires to muzaki selected as samples. In this study used the range of assessment by using the Likert scale where used the value of 1-5, where the value of 1 shows the assessment strongly disagree (STS), 2 show disagree (TS), 3 categorized Neutral (N), 4 categorized agreed (S) , 5 categorized strongly agree (SS).

3.5. Measurement of Research Variables

The definition of operational variables is the definition of the variables revealed in the definition of the concept, operationally, in practice, significantly within the scope of the research object or object under investigation. The variables used in this research are exogenous variables of endogenous variables:

- a. Endogenous Variables
Endogenous variables are variables that are influenced by exogenous variables. There is one endogenous variables in the research are: Acceptance of Zakat. Operational definition of research variables is an explanation of each of the variables used in research on the indicators that make it.
- b. Exogenous Variables
Exogenous variables are variables that are suspected to freely affect the endogenous variables are: Knowledge of Islam, Education, and Work.
- c. Manifest variables (observed or indicator variables)
The Manifest variable (observed or indicator variable) is a directly measurable variable. (X13), Religious Consumers (X15), Knowledge (X21), Skills (X22), Values and Attitudes (X21) X23), Action (X24), Physiological (X31), Psychological (X32), Social (X33), Culture (X34), Power (X35), and Vertical (y11), and Horizontal (y12).

So this research variable consist of 3 exogenous variable and 1 endogen variable, that is:

1. Islamic Knowledge (PAI)
2. Education (Pd)
3. Employment (Pk)
4. Payment of Zakat (PZ)

IV. Results And Discussion

Research instruments in the form of questionnaires in this study before dissemination to take research data, then tested the validity and reliability of the instrument. Criteria for critical r test of 0.3 is used to test the validity of instrument data (scale) of each research variable. This is in the opinion of Sugiyono (2009) that if the correlation price above 0.3 then it is concluded that the item instrument is valid, whereas if the correlation price is below 0.3 then it is concluded that the item is not valid so it must be repaired or discarded.

Result of validity and reliability test for Islamic knowledge, education, employment, and zakat payment variables show that all statement items to retrieve data on Islamic religious knowledge of society have a correlation value of more than 0.3 and a significance value of less than 0.5. These results suggest that the instrument for retrieving Islamic religious knowledge data in the study is valid. Description of research data from Islamic knowledge variable indicates that standard deviation is acceptable, with deviation standard not more than 3. Unknown on Islamic Knowledge variable all statement items have average score of 4, the highest score on religious faith dimension is 4.77.

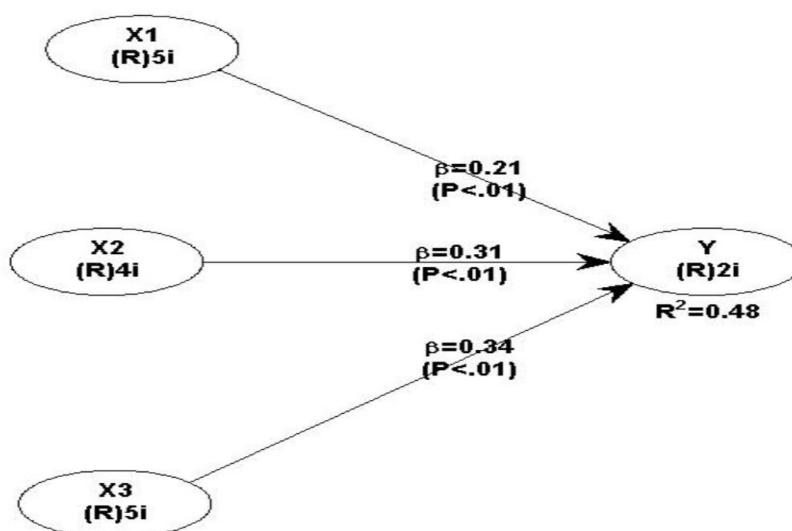
Description of research data from educational variables indicates that standard deviation is acceptable, with a standard deviation value not more than 3. Given on education variables all statement items have an average score of 4, with the highest average score on an action dimension of 4.43. The first indicator of education variables is knowledge with an average score of 4.34. The average score for the respondent's perception with the knowledge dimension indicates that the average respondent gave the agreed answer to the knowledge he has. This result shows that 500 respondents have a high level of knowledge. Similarly, the variables of knowledge, skills, values and attitudes, and actions. Description of research data from job variables shows that standard deviation is acceptable, with deviation standard not more than 3. Known on employment variables all statement items have an average score of 4, with the highest average score on a psychological dimension of 4.4. Description of research data from Zakat Acceptance variable shows that standard deviation is acceptable, with standard deviation value not more than 3. Given on Zakat Acceptance variable all item of statement have score average value equal to 4, with score value average highest on the vertical indicator of 4.41.

4.1. Results of PLS

This research is a research that uses many exogenous latent variables, the number of large samples and has several variables with indices that are interval. This research uses a sample of 500 respondents. Therefore, this research uses the PLS-SEM method with WarpPLS as its software.

4.1.1. Line Chart Results

Figure 4.1. Line Chart Results



Source: WarpPLS Results

The coefficient of determination (R²) is intended to determine the best level of accuracy in the regression analysis, it is shown by the magnitude of the determination coefficient (R²) between 0 (zero) to 1 (one). If the coefficient of determination zero means independent variable has no effect on the dependent variable. If the coefficient of determination getting closer to one, then it can be said that the independent variables affect the dependent variable. Because the independent variables in this study more than 2, then the coefficient of determination used is Adjusted R Square (Imam Ghozali, 2005). From the coefficient of determination (R²) this can be obtained a value to measure the amount of contribution from several variables X to variation up and down the variable Y is usually expressed in percentage.

Figure 4.1.above is the result of testing for direct effect model. The result shows that the direct effect of X1 to Y is significant with the coefficient of line 0.21. Furthermore, the direct effect of X2 to Y is significant with the coefficient of the path of 0.31. While the direct influence of X3 to Y is significant with the coefficient of the path of 0.34. The meaning of R² from this path diagram of 0.48 is that the payment of zakat is influenced by 0.48 or 48% by three variables namely Islamic religious knowledge, education, and employment. While 52% is influenced by other factors outside these variables. knowledge of Islam has a direct influence of 0.21 (21%) on zakat payments. Education has a direct effect as 0.31 (31%), and employment has a direct effect as 0.34 or 34%.

4.1.2. Goodness of Fit

4.1.2.1. Outer Model

The model of measurement or outer model involves testing the validity and reliability of the research instrument.

4.1.2.1.1. Convergent Validity (Convergent Validity)

There are two criteria to assess whether the outer model qualifies the convergence validity for the reflective construct i.e. the loading should be above 0.50.

Table 4.1. Combined loadings and cross-loadings

	X1	X2	X3	Y	Type (a)	SE	P value
X11	0.762	0.098	-0.625	-0.058	Reflect	0.041	<0.001
X12	0.863	0.14	-0.417	0.024	Reflect	0.04	<0.001
X13	0.903	-0.22	0	0.002	Reflect	0.04	<0.001
X14	0.55	-0.23	0.853	0.064	Reflect	0.042	<0.001
X15	0.668	0.194	0.548	-0.02	Reflect	0.041	<0.001
X21	0.004	0.819	-0.186	-0.051	Reflect	0.04	<0.001
X22	0.082	0.916	0.048	0.252	Reflect	0.04	<0.001
X23	-0.007	0.805	-0.051	0.025	Reflect	0.041	<0.001
X24	-0.092	0.795	0.187	-0.262	Reflect	0.041	<0.001
X31	0.165	0.036	0.815	0.088	Reflect	0.041	<0.001
X32	0.059	0.146	0.893	0.012	Reflect	0.04	<0.001
X33	-0.226	0.02	0.724	-0.571	Reflect	0.041	<0.001
X34	0.041	-0.04	0.939	0.119	Reflect	0.04	<0.001
X35	-0.069	-0.156	0.887	0.248	Reflect	0.04	<0.001
Y11	0.003	-0.022	0.004	0.944	Reflect	0.04	<0.001
Y12	-0.003	0.022	-0.004	0.944	Reflect	0.04	<0.001

Source: WarpPLSResult (processed)

4.1.2.1.2. Discriminant Validity (Discriminant Validity)

Comparing the square root of average variance extracted (AVE) value of each construct with the correlation between other constructs in the model, if square root of average variance extracted (AVE) construct is greater than correlation with all other constructs it is said to have good discriminant validity. Recommended measurement values should be greater than 0.50.

Table 4.2. Result Latent variable coefficients

Latent variable coefficients	X1	X2	X3	Y
R-squared				0.483
Adjusted R-squared				0.480
Composite reliability	0.869	0.902	0.931	0.942
Cronbach's alpha	0.809	0.854	0.906	0.877
AVE	0.578	0.697	0.731	0.890
VIF	1.263	1.429	1.757	1.753

Q-squared				0.481
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Source: WarpPLS Result (processed)

Based on the above table 4.2 obtained the results of average variance extracted value (AVE) for each variable 0.578; 0.697; 0.731; 0.890 is greater than 0.5. In conclusion that measurement of Islamic knowledge variables (X1), education (X2), occupation (X3), and payment of zakat (Y) qualify discriminant validity. Based on table 4.9 above obtained results composite value reliability for each variable 0.869; 0.902; 0.931; 0.942; and cronbach's alpha value for each variable 0.809; 0.854; 0.906; 0.877 greater than 0.7 so it can be stated all the variables in this study have qualified reliability. The conclusion that the research instrument has been declared validity and reliability. Thus, the Goodness of Fit Inner Model is tested.

4.1.2.2. Inner Model

The Goodness of Fit Model is an index and measure of the goodness of the relationship of latent variables (inner model).

Table 4.3. Result of Model Fit And Quality Indices

Model Fit And Quality Indices	Result	Fit Criteria
Average path coefficient (APC)	0.287, P<0.001	P<0.05
Average R-squared (ARS)	0.483, P<0.001	P<0.05
Average adjusted R-squared (AARS)	0.480, P<0.001	P<0.05
Average block VIF (AVIF)	1.534	acceptable if <= 5, ideally <= 3.3
Average full collinearity VIF (AFVIF)	1.551	acceptable if <= 5, ideally <= 3.3
Tenenhaus GoF (GoF)	0.591	small >= 0.1, medium >= 0.25, large >= 0.36
Sympson's paradox ratio (SPR)	1.000	acceptable if >= 0.7, ideally = 1
R-squared contribution ratio (RSCR)	1.000	acceptable if >= 0.9, ideally = 1
Statistical suppression ratio (SSR)	1.000	acceptable if >= 0.7
Nonlinear bivariate causality direction ratio (NLBCDR)	1.000	acceptable if >= 0.7

Source: PLS Warp Result (processed)

Based on table 4.3 above notes that the results of the index value and the size of the correlation of the latent variable (inner model) overall model is fit, so it can be stated that the model in this study has met the Goodness of Fit Model Inner Model. Then proceed to hypothesis testing.

4.2. Hypothesis Testing

Testing of hypothesis (γ and λ) is executed by Bootstrap resampling method developed by Geisser and Stone. The statistic used is t statistic or t test. The P-Value results describes that all variables and indicators values are more than 0.001.

4.2.1. Discussion of Outter Model Hypothesis Testing Result

Based on the data processed note that the value of p-value for the overall outtermodel ≤ 0.05 (alpha5%), so it is significant. This indicates that the indicator is considered to be used as a latent variable measuring instrument. Religious beliefs, religious practices, religious experiences, religious knowledge, and religious consequences can be used as instruments for measuring the variables of Islamic religious knowledge. Further knowledge, skills, values, and attitudes, and actions can be used as a measuring instrument of educational variables. Then physiological, psychological, social, cultural, and power can be used as an instrument of measuring work variables. While vertical and horizontal can be used as a measuring instrument of variable payment of zakat.

4.2.2. Discussion of Inner Model Hypothesis Testing Results

Based on the data processed notes that the value of p-value for the overall inner model ≤ 0.05 (alpha5%), then concluded significant, i.e. there is significant meaning of latent variables to other latent variables. This shows that the variables of Islamic religious knowledge, education variables, and job variables each have a significant effect on the variable payment of zakat.

4.2.2.1. First Hypothesis (H1)

The first hypothesis examines the influence of Islamic knowledge on the acceptance of zakat. The magnitude of the influence of knowledge of Islam on the acceptance of zakat is known from the coefficient value of 0.21 which shows a positive influence, it means that the higher the knowledge of Islamic religion, the higher the awareness of paying zakat which impact on the amount of zakat payment is higher. Furthermore p-

value value of 0.05 indicates that significant influence, meaning knowledge of Islam has a significant effect on the payment of zakat. Then the first hypothesis (H1) is accepted.

4.2.2.2. Second Hypothesis (H2)

The second hypothesis examines the effect of education on the acceptance of zakat. The amount of influence of education on the acceptance of zakat is known from the coefficient value of 0.31 which shows a positive influence, it means the higher the level of education the higher the awareness of paying zakat which affects the higher amount of zakat receipts. Furthermore p-value value of 0.05 indicates the significant influence, meaning education the significant effect on zakat payment. Then the second hypothesis (H2) is accepted.

4.2.2.3. Third Hypothesis (H3)

The third hypothesis examines the effect of employment on the receipt of zakat. The amount of influence of the work on the acceptance of zakat is known from the value of coefficient of 0.34 which shows a positive influence, meaning the higher the work the higher the awareness of paying zakat which affects the higher amount of zakat revenues. Furthermore p-value value of 0.05 indicates that influence significant, means that the work has a significant effect on the payment of zakat. Then the third hypothesis (H3) is accepted.

4.3. Discussion

Zakat is a Muslim worship performed to reach the pleasure of Allah, with a sincere intention to be accepted. That way, then realized the main purpose of human existence on this earth, which is to worship God. "And I did not create jinn and men but that they should worship Me." (Adz Dzariyat: 56).

4.3.1. Islamic Knowledge of Zakat Payments

It can be said that the indicator with the highest total statement of respondents in South Tangerang is the fifth indicator that is the consequence of diversity of 27% with a total of 147,552 score statements. This shows that most respondents have the nature of help, love to cooperate, like to donate some property, have a sense of empathy and solidarity, fair, honest, forgiving, safeguarding the environment, trust, and adhere to Islamic norms in behaving.

4.3.2. Education of Zakat Payments

It can be said that the indicator with the highest total statement of respondents is the second indicator of the skills of 35% with a total of 48,380 score statements. This shows that most respondents have various skills that is in researching, thinking, social participation, and communicating. This proves that the people of Tangerang Selatan are mostly included in the civil society group that meliki knowledge level high. This will certainly support the acceptance of zakat in the community of South Tangerang.

4.3.3. Employment of Zakat Payments

The variable of employment in South Tangerang has the indicator with the highest total statement of respondents is the fourth indicator of the culture of 28% with a total of 89,133 statements score. This shows that most respondents have high cultural values from all aspects of life such as innovative, giving attention to every problem, result oriented, employees, team, aggressive in working to maintain work stability, expertise, information, and charisma. The people of South Tangerang have a high ethos and morale so that the positive impact on the acceptance of zakat.

4.4. Payment of Zakah

4.4.1. Indicators of Worship of Obedience to Allah SWT (HabluMinallah)

In this indicator the highest score of the respondent's statements with the score of 2,298 and the percentage of 9.3% that is about understanding that the command zakat has the similar importance with the command of prayer, always pay zakat because Allah commands, 2.5% or more of my possessions, because His orders are in the Qur'an, and understand that paying Zakat will get the best rewards in the hereafter. This gives an idea that all respondents really understand and obey the true meaning of zakat with the intention to get ridha Allah SWT.

4.4.2. Indicators of Worship of Sincerity in Treasure (Maaliyah Ijtihadiyah).

In this indicator the total score of the highest respondent statement is on the statement number nine with a score of 2,297 and a percentage of 11.3% that is about understanding that zakat can be processed into productive zakat for the benefit of mankind. This proves that most respondents also understand about productive zakat whose function is also for the development of the state and public interests that are very beneficial to the whole community especially the needy people.

4.4.3. Indicator of Obligation to Humanity (HabluMinannaas)

In this indicator the highest total score of respondents is in the statement number four with a score of 2776 and a percentage of 11.3% ie about always paying zakat to the official zakat institution. In Indonesia, many zakat institutions offer zakat delivery services to be managed and processed through these institutions and channeled to those in need in accordance with the provisions of Islam. In this case the average respondent distributes their zakat to the official government zakat institution because it feels more secure and trusting. Examples of official registered zakat institutions such as, Baznas, PKPU, DompêtDhuafa, ACT, Mizan, and other official foundations.

4.4.4. Indicators of Improving on Economy of Ummah.

In this indicator the highest total score of respondents statement is on the statement number one with a score of 2119 and 10.4% percentage of the understanding that the zakat is the potential development of people. In zakat empowerment of course in addition to the people who need also of course to meet the needs of the people. As in productive zakat whose function is to encourage the implementation of the construction of the mosques in remote areas, schools, religious science institutions (pesantren), and living facilities of the community. Most respondents understand this, so they are not reluctant to fulfill their obligations in paying zakat with the purpose of economic development of people.

V. CONCLUSIONS, THEORETICAL IMPLICATIONS, MANAGERIAL IMPLICATIONS, AND RECOMMENDATIONS

5.1. Conclusion

Based on the results of research analysis and discussion that has been explained then from this study obtained the following conclusions: The result of PLS analysis shows that the Islamic knowledge, education, and employment have a positive coefficient, which shows that Islamic knowledge has a significant effect on the payment of zakat in Tangerang Selatan area. This explains that the higher the level of knowledge of one's Islamic religion means the higher the willingness of the person to make the payment of zakat. This means that the people of South Tangerang have a high level of religious knowledge so that the level of zakat payment in South Tangerang region is also high; the higher level of education the greater the payment of zakat done by the people of South Tangerang; and the people of South Tangerang have a good job means they have a good income or salary also the payment of zakat in South Tangerang also increased. PLS analysis results also show that zakat payments have two important elements attached or embedded within the zakat itself, i.e. vertical and horizontal, both of which have positive coefficients, which means that both have a significant effect on the payment of zakat.

5.2. Theoretical implications

The knowledge of Islam in the community of South Tangerang is included in the level that knows, understands, and implements the Islamic religion properly and consistently, which is shown by the high payment of zakat on amil zakat institutions and mosques in South Tangerang. The second variable is education which has a big influence on the payment of zakat in South Tangerang. To develop the quality of education, as well as competent and competitive human resources, the South Tangerang City Government through the Education Office built 37 school buildings. This development is also expected to make the City of South Tangerang a city of intelligent quality and competitive with the base of technology and innovation. Another important third variable is the work of the people of South Tangerang, i.e. they are migrants who have jobs in other cities, such as Jakarta, Bogor, Bekasi, Depok, and others, which is a city adjacent to or adjacent to South Tangerang. Work is any activity or activity undertaken by human beings in the hope of mutual funds or other things as agreed. The fourth variable is the payment of Zakat Maal. Zakat according to the language means to cleanse themselves or purify themselves. Meanwhile, according to the term zakat is a certain level of property that must be issued to people in need or who are entitled to receive it with certain conditions in accordance with Islamic Sharia.

5.3. Managerial Implications

Activities beneficial to the cultivation of the ummah that can be carried out by Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ) are:

- a. Establish a team of zakat awareness socialization, through State-Owned Enterprises/Regencies, agencies, Muslim business associations, mosques, mushals, and other organizations.
- b. The formation of the board in charge of collecting zakat.
- c. Socializing the awareness of zakat payments through various channels such as newsletters, brochures, pamphlets, neon signs, and billboards in strategic places.

- d. Conducting cooperation with various parties as an increase of zakat collection, such as Telkomsel, and Indosat to pay zakat payment.
- e. Zakat collecting officers from various regions are maximized.
- f. Providing maximum zakat training to the amil zakat.
- g. Conducting regular zakat coaching programs, such as holding meetings, and free seminars on the study of zakat to the community.

5.4. Limitations of Research

Limitations in taking variables used in this study are limited to only three variables, namely knowledge of Islam, education, and employment to see the factors that affect the payment of zakat, is also limited to samples originating only from the South Tangerang region.

5.5. Further Research Suggestion

1. Researchers are further encouraged to use a wider sample, such as remote areas or inland, so that the results of the research produced will become more widespread and may be applied more generally.
2. We recommend that in the next research need to add other variables in the form of wealth or income, the role of ulama, credibility of amil zakat institutions, and the role of government that can affect the acceptance of zakat.

5.6. Recommendations

The results of this study that have been described in the previous chapters provide the basis for researchers to give some recommendations:

1. It is necessary to increase the knowledge of Islam, education, and employment, because the knowledge of Islam, education, and employment have a significant effect on the acceptance of zakat. Therefore, it is necessary for the role of society in general and the government in particular through the ministry of religion to encourage the achievement of the increase of zaltat acceptance through increasing the knowledge of Islam religion, education, and employment.
2. Zakat management institutions should be able to increase public interest to zakat by way of increasing public trust to zakat management institutions both in terms of legality and zakat management system. This study suggests that further research will be more specific in determining the factors that affect the payment of zakat.
3. More detailed and focused in determining the zakat payment place, whether from muzakki directly to mustahik, or muzakki paying it through mosque or BAZNAS city/district or LAZNAS city/county, or other zakah institutions or muzakki workplaces.

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