



Compliance Determinant Of Paying Zakat Maal

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ABSTRACT

Purpose: Madura is an island located in East Java which has a community with a high level of religiosity. Sumenep is one of the districts in Madura which has the largest population level among other districts in Madura. However, this is not in line with public compliance in paying *zakat maal*. Therefore, this study aims to find out whether religiosity, literacy, income, and tax obligation have an effect on community compliance to pay *zakat maal*.

Design/Method/Approach: The data obtained in this study uses primary data obtained from people who pay taxes, using purposive sampling technique by determining people who have reached *nisab*, and for the analysis, it uses multiple regression.

Findings: it shows that only religiosity and tax payment obligations which have an influence, while literacy and income do not have an effect on compliance to pay *zakat maal*. The implication of this research is as an evaluation for the local government to socialize the important role of the impact of *zakat maal* on the community, and to increase public understanding of the obligation to pay *zakat maal*.

Originality/Novelty: Lots of researches examine the obligation to pay *zakat fitrah* but it is very rare to find research on *zakat maal* which is an obligation that must also be paid by someone who has assets that have reached *Nisab* (the minimum amount that a Muslim must have before being obliged to *zakat*).

INTRODUCTION

There are two categories of *zakat*: *zakat fitrah* is the property that is paid for by every Muslim at the beginning of *Ramadan* month until before *Eid Al-Fitr* and *zakat maal* is a property that is obliged only to Muslims who have assets with a certain amount and period (*nisab*) including zakat on work income, business income, savings, garden and agriculture, gold and silver, shares, and others.¹

Madurese is known as an ethnic group that has a strong religion. The identity inherent in Madurese culture is a long process which has undergone modification, acculturation and progressivity. On the other hand, Madurese has a religiosity that cannot be underestimated.

Its Islamic character is actualized in religious institutions, social activities, and kinship institutions thus in daily life it cannot be separated from Islamic values, this is the firm guidance for the local culture of Madurese as part of the social capital that is owned and passed down from generation to generation.²

Sumenep is located in an area at the eastern end of Madura. The number of Muslim community has the highest number among other districts on the island of Madura with a total of 1,176,125 Muslim communities. This proves that the people of Sumenep have a high level of religiosity considering the largest number of people compared to other districts in Madura. Likewise, the number of *Ulama* (cleric) and Islamic boarding schools, thus strengthening the religiosity of the community.³

Public awareness in fulfilling their obligation to pay *zakat maal* has not been offset by public understanding on the obligation of paying *zakat maal*. Limited knowledge of types of *zakat* that must be paid and the implementation processes that have been carried out by Islamic provisions make the process of *zakat* which is carried out very dependent on each individual who understands it.⁴

¹ Kamil Md Idris, Zainol Bidin, and Ram Al Jaffri Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior," *Jurnal Pengurusan* 34, no. 3 (2012).

² Mazni Abdullah and Noor Sharoja Sapiei, "Do Religiosity, Gender and Educational Background Influence Zakat Compliance? The Case of Malaysia," *International Journal of Social Economics* 45, no. 1250 (2018).

³ Steven Klepper and Daniel Nagin, "Tax Compliance and Perceptions of the Risks of Detection and Criminal Prosecution," *Law & Society Review* 23, no. 209 (1989).

⁴ Chams-Eddine Djaghballou et al., "Efficiency and Productivity Performance of Zakat Funds in Algeria," *International Journal of Islamic and Middle Eastern Finance and Management* 11, no. 474 (2018).

Research (Idris, 2016) discussed that religiosity, gender, and educational background are factors that have an influence on compliance of *zakat* implementation⁵. However, only religiosity which has a significant relationship towards the compliance of *zakat* implementation. In this research, there are two variables used, namely as a control variable because the researcher considers that this variable has an influence on compliance of paying *zakat* such as age, income, education level, and marital status. However, the income variable has a significant relationship. On the other hand, the endogenous variable used in a study (Onu, 2016) was *zakat* variable in general. However, in the following research, it used *zakat maal* variable as the endogenous variable thus the scope of the research can be more focused on *zakat maal*⁶.

Therefore, the researcher wanted to examine the compliance of paying *zakat maal* preserving the religious variable as the first variable but not by using the gender and educational background as the second and third variables because those variables do not have an influence on the community compliance in implementing *zakat*⁷.

The results of this study are expected to be an evaluation for *zakat* institutions to continue to strive for the important role of *zakat* literacy for the community, and as a form of duty for *zakat* institutions to socialize the roles and functions of *zakat* institutions as public trust institutions in collecting *zakat*.

THEORETICAL FRAMEWORK

Religiosity and Compliance of Paying Zakat Maal

Religiosity is a behavior and attitude that must be obeyed by those who carry out the teachings of the religion that is adopted⁸. Thus from this, the level of religiosity is an easy way for individual Muslims to understand the true concept of *zakat* as a social obligation because the property owned by each individual has other individuals' right who need and are obliged to be shared. A research (Djaghballou et al, 2015) stated that one's religiosity has a positive effect on an individual's behavior⁹. It is proven that a person's religiosity will affect his actions in doing something, the stronger one's religiosity, the more that he/she will do things that are of worship value. Punishment enforced by religious institutions may also influence a person to act according to the rules

⁵ Idris, Bidin, and Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior."

⁶ Diana Onu, "Measuring Tax Compliance Attitudes: What Surveys Can Tell Us about Tax Compliance Behaviour," *Advances in Taxation* 23, no. 173 (2016).

⁷ ICEK AJZEN, "The Theory of Planned Behavior," *Academic Press* 50, no. 179 (1991).

⁸ Mohammed Obaidullah, "Revisiting Estimation Methods of Business Zakat and Related Tax Incentives," *Journal of Islamic Accounting and Business Research* 7, no. 32 (2016).

⁹ Djaghballou et al., "Efficiency and Productivity Performance of Zakat Funds in Algeria."

laid down in law. So from this, religiosity becomes a person's measure of compliance¹⁰. A research (Mokhlis, 2008) also explained that religiosity affects mental health¹¹. In the study, it was also stated that religiosity can be measured in five dimensions, namely: belief in religion, destiny, experience, and obedience (Riaz, 2005). So, empirical studies explain that a person's religiosity affects attitudes in doing something. Therefore, if a person's level of religiosity is high, it will affect one's compliance in paying *zakat maal*.¹²

H1. There is a significant relationship between religiosity and compliance of paying zakat maal

Literacy and Compliance to Pay Zakat Maal

Knowledge is the information needed to be able to make some right decisions and also act appropriately¹³. It is likewise with the decision to pay *zakat maal*. Research (Idris, 2015) found that literacy has a positive and also significant effect on compliance in paying *zakat*¹⁴ because a higher level of knowledge will tend to make someone more obedient to pay *zakat maal*⁵. Most people assume that *zakat maal* is only required for people with high income. This is what causes delays or even the reluctance of public to pay *zakat maal*⁶ and this is accompanied by an understanding of the community about zakat maal. Muslim community does not have knowledge of the basic information of *zakat maal* which includes the provisions of *zakat*, and even the legal system of *zakat*⁷ thus only people who have the knowledge will have compliance in paying *zakat maal*. On the other hand, there are still many people who do not believe and know that the wealth owned by the rich have the rights of the poor¹⁸ that must be distributed by distributing it to *mustahiq* (proper recipients of *zakat*). It

¹⁰ Safiek Mokhlis, "Consumer Religiosity and the Importance of Store Attributes," *The Journal of Human Resource and Adult Learning* 4, no. 122 (2008).

¹¹ Linda K. George et al., "Explaining the Relationships Between Religious Involvement and Health," *Psychological Inquiry: An International Journal for the Advancement of Psychological Theory* 13, no. 190 (2009).

¹² Idris, Bidin, and Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior."

¹³ Onu, "Measuring Tax Compliance Attitudes: What Surveys Can Tell Us about Tax Compliance Behaviour."

¹⁴ Mokhlis, "Consumer Religiosity and the Importance of Store Attributes."

¹⁵ Idris, Bidin, and Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior."

¹⁶ Djaghballou et al., "Efficiency and Productivity Performance of Zakat Funds in Algeria."

¹⁷ Sanep Ahmad and Zulkifli, "Model Gelagat Pematuhan Dan Pengelakan Zakat: Suatu Tinjauan Teori," *Seventh International Conference*, no. 502 (2010).

¹⁸ Idris, Bidin, and Saad, "Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior."

will have a positive impact so that it will have an impact nationally¹⁹. Sani's research explained that community compliance in paying *zakat maal* related to general understanding, understanding that includes knowledge of the law of *zakat maal* and its benefits so that from this, the public knowledge will result in obedience in paying *zakat maal*²⁰.

H2. There is a significant relationship between literacy and compliance of paying zakat maal

Income and Compliance of Paying Zakat Maal

Sumenep is located in an area at the eastern end of Madura. The number of Muslim communities has the highest number among the other districts on the island of Madura with a total of 1.76.125 Muslim communities.

Among the jobs that are done by people in that city are in the fields of agriculture, forestry, fishery, and many other fields that they do in meeting the needs of the family²¹. Therefore, income is an important indicator in the household economy that functions as a fulfillment of basic needs²². On the other hand, the income obtained from the results of its business in certain fields can meet daily needs and is used in allocating the income to pay *zakat maal*. Thus people whose incomes have reached *nisab* are required to pay *zakat maal* with the provisions (85 grams of gold and the rate of *zakat* is 2.5%).²³ A person's ability to meet the needs of *daruriyyat* (the essential), *hajiyyat* (the complementary) and *tahsiniiyyat* (the desirable or the embellishments) is related to one's income that is owned so that it will have an impact on one's behavior. Rasulullah said that someone works in the world is none other than looking for income thus he/she can meet his daily needs. On the other hand, Islam requires person to pay *zakat* from the income earned when he has reached the *nisab* threshold.²⁴

H.3 there is a significant relationship between income and compliance of paying zakat maal

¹⁹ Sani Adamu Muhammad and Ram Al Jaffri Saad, "The Impact of Public Governance Quality, Accountability, and Effectiveness on Intention to Pay Zakat: Moderating Effect of Trust on Zakat Institution," *International Journal of Management Research* 6, no. 1 (2016).

²⁰ Yvonne Durham, Tracy S. Manly, and Christina Ritsema, "The Effects of Income Source, Context, and Income Level on Tax Compliance Decisions in a Dynamic Experiment," *Journal of Economic Psychology* 40, no. 220 (2012).

²¹ Henry Efebera et al., "Tax Compliance Intentions of Low-Income Individual Taxpayers," *Advances in Accounting Behavioral Research* 7, no. 1 (2015).

²² Muhammad and Saad, "The Impact of Public Governance Quality, Accountability, and Effectiveness on Intention to Pay Zakat: Moderating Effect of Trust on Zakat Institution."

²³ Muhammad and Saad.

²⁴ Abdus Samad and Lowell M.Glenn, "Development of Zakah and Zakah Coverage in Monotheistic Faiths," *International Journal of Social Economics* 37, no. 4 (2010): 302.

Obligation to Pay Taxes and Compliance to Pay Zakat Maal

Indonesia uses tax system. Therefore the obligation of citizens is to pay the tax²⁵. There are many factors that influence society in paying taxes, one of which is positive intentions²⁶. However, another effect of someone not paying taxes is a tax that is often ignored by people with lower to middle income and only those with middle to upper income who only pay attention to the obligation to pay taxes²⁷. On the other hand, even though only middle upper communities have a major contribution in taxes, they do not abort the obligations of the lower middle class to pay them²⁸. The greater the sanctions imposed on people who do not pay taxes, the more reluctant people are to commit non-compliance in paying taxes²⁹. Therefore, it is needed for public compliance to pay for it. Besides the community has an obligation to pay taxes, another obligation for Muslims is to pay *zakat maal*. *Zakat maal* is charged to Muslim communities who have assets that reach one year and reach *nisab*.

Therefore, it is the obligation of Muslims who are able to pay not only taxes but also to pay *zakat* to solve the problem of economic inequality. However, on article 22 of the 2011 *Zakat Law* states that *zakat* paid to *BAZNAS* (*zakat* management body) is reduced by taxable income.³⁰

H.4 there is a significant relationship between tax payment obligations and compliance of paying zakat maal

Compliance of Paying Zakat Maal

Zakat is charged to all types of wealth that can be utilized as well as to the wealthy Muslim community whose assets have reached *nisab* and are distributed to the eight *asnaf* (beneficiary of *zakat*) which have been revealed in the Qur'an and Hadith. There is one instrument having an impact on equal distribution of income and aims at equitable social economic justice and has the potential to eliminate poverty. The form of *zakat* funds is productive because it helps people to solve economic problems, considering that the purpose of *zakat* in Islam is none other than to create equal distribution of income and wealth in

²⁵ Onu, "Measuring Tax Compliance Attitudes: What Surveys Can Tell Us about Tax Compliance Behaviour."

²⁶ AJZEN, "The Theory of Planned Behavior."

²⁷ Abdullah and Sapiei, "Do Religiosity, Gender and Educational Background Influence Zakat Compliance? The Case of Malaysia."

²⁸ Abdullah and Sapiei.

²⁹ Klepper and Nagin, "Tax Compliance and Perceptions of the Risks of Detection and Criminal Prosecution."

³⁰ Abdullah and Sapiei, "Do Religiosity, Gender and Educational Background Influence Zakat Compliance? The Case of Malaysia."

an effort so that the assets obtained are not only on the side of the rich but also passed on to the poor.³¹

Zakat maal is wealth which needs to be issued when it has reached *nisab*, for example, crops, livestock, merchandise, gold, silver, mutual funds, share, *rikaz* (discovery things), and other types of *zakat* that can be used. The requirements of *zakat maal* that must be issued are developing or full property, the wealth that has reached *nisab*, and has exceeded the basic needs that is owned, free of debt, and has reached one year (*haul*). *Zakat maal* has *nisab* of 85 grams of gold and the imposition of *zakat* is 2,5 %.³²

METHODOLOGY

Samples and Data

The population used in this study was a Muslim community in Sumenep Regency. The sample was Muslim community who has an income which has reached *nisab* threshold. The sample used in this study was purposive sampling, namely the sample drawn based on consideration, which is the Muslim communities who have worked. The primary data were used in order to obtain data and then collected in the form of online questionnaires, and the secondary data were obtained from journals, books, web, and other sources that support this research. The process of data collection was carried out using Likert scale with 5 levels of answers, namely 5 (strongly agree) to 1 (strongly disagree).

Measurement

To measure religiosity, this study used a measure of religiosity by Ahmad³³ who used the beliefs which included in the questionnaire processing using Likert scale with 5 levels of answers, namely 5 (strongly agree) to 1 (strongly disagree), questions to respondents about their commitment to religion and belief to conduct worship³⁴. To measure knowledge variable, the researcher referred to Caturida's research³⁵ consisting of 5 points of Likert scale. The measurement was carried out to measure the respondent's knowledge whether they had sufficient information about *zakat maal* compliance (Cronbach's alpha 0.60). While for the income variable, the researcher used Al-Ghozali as a reference so that it can meet the needs of *dharuriyat*, *hajiyah*, and *tabsinyat*. From

³¹ Mohammed B. Yussof, "Zakat Expenditure, School Enrollment, and Economic Growth in Malaysia," *International Journal of Business and Social Science* 2, no. 6 (2011).

³² Samad and M.Glenn, "Development of Zakah and Zakah Coverage in Monotheistic Faiths."

³³ Ahmad and Zulkifli, "Model Gelagat Pematuhan Dan Pengelakan Zakat: Suatu Tinjauan Teori."

³⁴ Muhammad and Saad, "The Impact of Public Governance Quality, Accountability, and Effectiveness on Intention to Pay Zakat: Moderating Effect of Trust on Zakat Institution."

³⁵ Klepper and Nagin, "Tax Compliance and Perceptions of the Risks of Detection and Criminal Prosecution."

the need of *dharuriyat*, it can realize the fulfillment of the *maqasid of sharia* (objectives of Islamic Law), in the needs of *Hajiyat* aims to eliminate difficulties and the need of *tahsniyat*is more directed towards improvement and perfection. For the tax obligation variable, the researcher used research³⁶ which stated that compliance to pay taxes is not seen from economic factors but from obedience. While for compliance of paying *zakat maal*, the researcher used five points of Likert scale.

FINDINGS AND DISCUSSION

Validity Test

Calculation of validity test and reliability test used *SPSS 16*. The results in the validity test and reliability test state that the overall value is declared valid because the sig value contained in the validity test does not exceed the sig value of 0.05. Thus all the variables considered to be valid because it does not exceed the limit sig 0:05.

Table 1.
Validity Test Results

Religiosity (X1)			
Question	Sig	P Value	Result
Question 1	0.014	0.05	Valid
Question 2	0.000	0.05	Valid
Question 3	0.003	0.05	Valid
Question 4	0.000	0.05	Valid
Question 5	0.022	0.05	Valid
Question 6	0.000	0.05	Valid
Question 7	0.004	0.05	Valid
Question 8	0.000	0.05	Valid
Literacy (X2)			
Question	Sig	P Value	Result
Question 1	0.000	0.05	Valid
Question 2	0.000	0.05	Valid
Question 3	0.000	0.05	Valid
Question 4	0.000	0.05	Valid
Question 5	0.000	0.05	Valid
Question 6	0.000	0.05	Valid

³⁶ Caturida Meiwanto Doktoralina, "The Relationship between Income Household and Intention to Pay Zakat on Income among Indonesian Academicians," *Mediterranean Journal of Social Sciences* 8, no. 27 (2017).

Question 7	0.000	0.05	Valid
Income (X3)			
Question	Sig	P Value	Result
Question 1	0.000	0.05	Valid
Question 2	0.000	0.05	Valid
Question 3	0.000	0.05	Valid
Question 4	0.000	0.05	Valid
Question 5	0.000	0.05	Valid
Question 6	0.000	0.05	Valid
Tax Payment Obligation (Y)			
Question	Sig	P Value	Result
Question 1	0.000	0.05	Valid
Question 2	0.000	0.05	Valid
Question 3	0.000	0.05	Valid
Question 4	0.000	0.05	Valid
Question 5	0.000	0.05	Valid
Question 6	0.007	0.05	Valid
Question 7	0.000	0.05	Valid
Question 8	0.000	0.05	Valid
Question 9	0.000	0.05	Valid
Question 10	0.000	0.05	Valid
Compliance of Paying <i>Zakat Maal</i> (Y)			
Question	Sig	P Value	Result
Question 1	0.000	0.05	Valid
Question 2	0.000	0.05	Valid
Question 3	0.000	0.05	Valid
Question 4	0.000	0.05	Valid
Question 5	0.000	0.05	Valid
Question 6	0.007	0.05	Valid
Question 7	0.000	0.05	Valid
Question 8	0.000	0.05	Valid
Question 9	0.000	0.05	Valid
Question 10	0.000	0.05	Valid

Source: Authors

Reliability Test

Whereas in the reliability test, it can be seen that the *Cronbach alpha* value of the research variable is > 0.06 ³⁷ variable construct reliability is said to be good if *Cronbach alpha* > 0.06 . This result indicates that all questions are reliable. Then, it is stated that the variables of Religiosity, Income, Tax Payment Obligation, and Compliance of Paying *zakat maal* are said to be reliable because the *alpha* data > 0.06 .

Table 2.
Reliability Test Results

Variable	Cronbach's Alpha	Reliability Limit	Result
Religiosity (X1)	0.655	0.60	Reliable
Literacy (X2)	0.918	0.60	Reliable
Income (X3)	0.857	0.60	Reliable
Tax Payment Obligation (X4)	0.891	0.60	Reliable
Compliance of Paying <i>Zakat Maal</i> (Y)	0.911	0.60	Reliable

Source: Authors

Normality Test

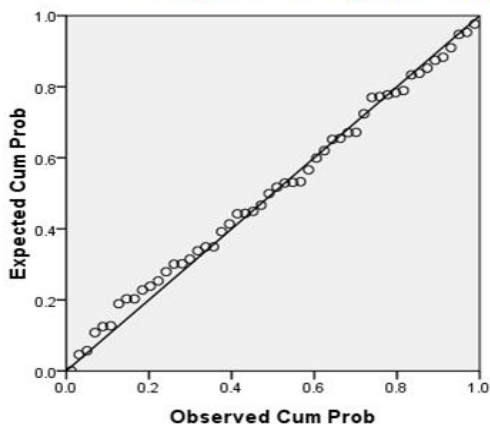
Table 3.
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		52
Normal <u>Parameters</u> ^a	Mean	.0000000
	Std. Deviation	3.91280055
Most Extreme Differences	Absolute	.064
	Positive	.043
	Negative	-.064
Kolmogorov-Smirnov Z		.462
<u>Asymp.</u> Sig. (2-tailed)		.983

³⁷ Abdullah and Sapiei, "Do Religiosity, Gender and Educational Background Influence Zakat Compliance? The Case of Malaysia."

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Compliance of Paying Zakat Mal



The normality test serves to see whether in the regression model in the study, there is Error variable which has a normal distribution or not. As it has been known that the T test and F test provide the assumption that the value of the confounding variable follows a normal distribution. One way that can be used to determine whether the residuals are normally distributed or not is by analyzing graphs and statistical tests.

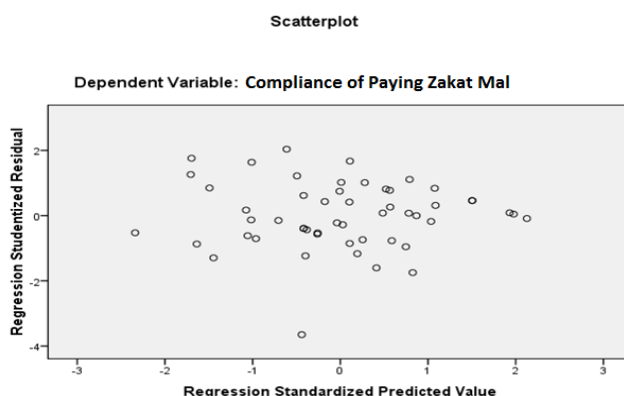
Multicollinearity Test

Table 4.
Multicollinearity Test Results

Model	Unstandartdized Coefficients		Stand ardz ed Coeff icient s Beta	t	Sig	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	37,961	10,970		3,461	.001		
RELIGIOSITY	-.655	.238	-.326	-2,757	.008	.859	1,164
LITERACY	.260	.166	.197	1,566	.124	.758	1,319
INCOME	.166	.196	.110	.849	.400	.716	1,397
TAX PAYMENT OBLIGATION	.333	.128	.318	2,597	.013	.799	1,251

The multicollinearity test has the objective of testing whether the regression model studied is found to be correlated with the exogenous (independent) variables. A regression model that is considered good basically has no relationship between the independent variables. In knowing whether there is multicollinearity in the regression model, there are several rules, one of which is looking at the VIF value and the tolerance value. This value is usually used to see the presence or absence of multicollinearity by looking at the tolerance value which is <0.10 or equal to the VIF value which is > 10 . Based on the picture above, it is proven that the tolerance value for each variable is above 0.1 and the VIF value is below 10, it can be concluded that there is nomulticollinearity.

Heteroscedasticity Test



It aims to find out whether in a regressive model there is an inequality of disturbing variants from one observation to another. If there is no certain pattern (wavy, widened, then narrowed) and the dots spread above and below the zero on the Y axis, heteroscedasticity will not occur. In the picture above, it shows that the dots in the image spread randomly both above and below the zero on the Y axis. So, there is no clear pattern, and the dots are spread out between zeros, then H_0 is accepted. It means that heteroscedasticity does not occur.

Autocorrelation Test

Table 5.
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.660 ^a	.436	.388	4.076	2.198

The autocorrelation test aims to test whether in the linear regression model there is a correlation (relationship) between the confounding error in period t and the confounding error in period $t-1$ (previous). In this study, the aim of this research is to test whether or not there are autocorrelation symptoms using the Durbin-Watson test. It shows that the value of Durbin Watson is 2.198 because the Durbin Watson value is in the range $1.722 < 2.198 < 2.278$, it can be shown that there is no autocorrelation.

Multiple Regression Test Results

The results shown from multiple regression get the equation, that is:

$$Y = 37.961 - 0.655 + 0.260 + 0.166 + 0.333$$

1. Mathematical Constant

The highest constant value is 37.961 if religiosity (X1), literacy (X2), income (X3), and tax payment obligation (X4) are zero, then compliance to pay *zakat* is fixed at 37,961

2. Religiosity Coefficient

The religiosity variable has a coefficient value of -0.655. It means that if religiosity increases, the compliance to pay *zakat* will decrease by 0.655.

3. Literacy Coefficient

The literacy variable has a coefficient value of 0.260. So if literacy increases, the compliance of paying *zakat* will increase by 0.260.

4. Income Coefficient

The literacy variable has a coefficient value of 0.166. It means that if the income increases, then the compliance of paying *zakat* also increases by 0166.

5. Tax Payment Obligation Coefficient

The tax payment obligation variable has a coefficient value of 0.333. It means that if the income increases, then the compliance of paying *zakat* increases by 0333.

Table 6.
**Analysis Results Of Multiple Regression Of Effect Of Religiosity,
Literacy, Income, And Obligation To Pay Taxes On The Compliance Of
Paying *Zakat Maal***

Hypothesis	Statistical Results	
	Standard Coefficient	Sig
H1. Religiosity has a positive effect on compliance of paying <i>zakat maal</i>	0.655	0.008
H2. Literacy has a positive effect on compliance of paying <i>zakat maal</i>	0.260	0.124
H3. Income has a positive effect on compliance of paying <i>zakat maal</i>	0.166	0.400
H4. The obligation to pay the tax has a positive effect on compliance of paying <i>zakat maal</i>	0.333	0.013

First Hypothesis

The results of hypothesis test show that the value of Standardized Coefficient in the table is 0.655, and the significance value is 0.008. It shows that the religiosity variable (X1) has an influence on compliance of paying *zakat maal* (Y). Therefore, hypothesis one (H1) which estimates that religiosity has an effect on compliance of paying *zakat maal* is accepted.

Second Hypothesis

The results of hypothesis test show that the value of Standardized Coefficient in the table is 0.260, and the significance value shown is 0.124. It shows that the literacy variable (X2) has an influence on compliance with paying *zakat maal* (Y). Therefore, the second hypothesis (H2) which estimates that literacy has an effect on compliance of paying *zakat maal* is rejected.

Third Hypothesis

The results of hypothesis test show that the value of Standardized Coefficient in the table is 0.166, and the significance value is 0.400. It shows that the income variable (X3) has no effect on compliance of paying *zakat maal* (Y). Therefore, hypothesis three (H3) which estimates that income has an effect on compliance of paying *zakat maal* is rejected.

Fourth Hypothesis

The results of hypothesis test show that the value of Standardized Coefficient is 0.333, and the significance shown is 0.013. The significance shows that the tax payment obligation variable (X4) has an influence on the compliance of paying *zakat maal* (Y). Therefore, hypothesis four (H4) which

estimates that the tax payment obligation has an effect on compliance of paying *zakat maal* is accepted

Table 7.
**Multiple Regression Test Of Religiosity, Literacy, Income, And
Obligation To Pay Taxes Effects On Compliance Of Paying *Zakat Maal***

Exogenous Variables	Standard Coefficient	Sig	Result
X1 Religiosity	0.655	0.008	Significant
X2 Literacy	0.260	0.124	Not Significant
X3 Income	0.166	0.400	Not Significant
X4 Tax Payment Obligation	0.333	0.013	Significant
R2	0.436		
Adjusted R Square (R2)	0.388		
F Count	2.57		
Sig	0,000		
Endogenous Variables	Compliance of Paying <i>zakat maal</i>		

The Adjusted R Square shows a result of 0388 or 38.8%. It states that 38.8% of the compliance of paying *zakat maal* variable can be explained by the variables of religiosity, literacy, income, and tax payment obligations. Meanwhile, the value of F count which resulted in Table 1 is 2.57 with a value of $p = 0,000$. P value which is <0.10 ³⁸ shows that the variables of religiosity, literacy, income, and tax obligations simultaneously affect compliance of paying *zakat maal*.

ANALYSIS

The results of the research show that two hypotheses are supported. They are the first and fourth hypotheses, while the second and third fourth hypotheses are not supported. H1 describes the results of the significance of 0.008 indicating that the religiosity variable (X1) has an influence on compliance of paying *zakat maal* (Y). This finding is in accordance with the statement³⁹, in

³⁸ Abdullah and Sapiei.

³⁹ Abdullah and Sapiei.

his research, it is explained that religiosity has a significant effect on compliance of paying *zakat maal*, which is related to the dimensions of things that are obligatory, good morals, and *sunnah*. That statement shows that Muslims who have high understanding of religion, by complying with the principles of Islam that has been set, can distinguish between good and bad, have a good moral, and is involved with various religious activities can be highly likely to comply with the obligation to pay *zakat maal*. This is in line with various statements that a Muslim who involves Islamic values in an activity tends to fulfill his obligation to pay *zakat maal*.

The second hypothesis shows a significance level of 0.124 which explains that literacy rates (X2) have no effect on compliance of paying *zakat maal*. Research does not provide understanding for *muzakki* (a Muslim who obliges to pay *zakat*) to behave and commit to carry out an obligation. The understanding of *muzakki* includes the time to pay *zakat maal*, calculations, recipients, and the legal system. Previous research⁴⁰ also explained that *muzakki's* literacy does not affect compliance of paying zakat maal because there are several people who know about the obligation to pay *zakat maal*, but they are still reluctant to pay. It can be caused by the condition of the financial, institutions which collect *zakat maal*, and the allotment of *zakat maal*. Therefore, it makes literacy does not have influence on the compliance of paying *zakat maal*.

The third hypothesis shows significance level of 0 .400 which explains that the role of income variable (X2) does not have the effect of compliance of paying *zakat maal*.

This research is in accordance with⁴¹ where income is the control variable and has no effect on compliance of paying *zakat maal*. It shows that income that has reached the *nisab* is obliged to pay *zakat maal*. Income of the proceeds will be used to fulfill the limited various needs. So, no matter what profession or how to obtain property in a lawful way, it will still be subject to *nisab* of *zakat maal* when it reaches the threshold thus the community is obliged to pay their *zakat*.

The fourth hypothesis shows a significance level of 0.01 3 which explains that the role of the tax payment obligation (X2) has an effect on compliance of paying *zakat maal*. This study is in accordance with⁴² which stated that there are some Muslims, who think that paying *zakat* can reduce taxes,

⁴⁰ Djaghballou et al, "Efficiency and Productivity Performance of Zakat Funds in Algeria."

⁴¹ Abdullah and Sapiei, "Do Religiosity, Gender and Educational Background Influence Zakat Compliance? The Case of Malaysia."

⁴² Obaidullah, "Revisiting Estimation Methods of Business Zakat and Related Tax Incentives."

“Efficiency and Productivity Performance of *Zakat* Funds in Algeria” so that people are willing to pay taxes and from the payments made for *zakat* allocation can reduce the tax burden. So, it explains that the obligation to pay taxes has an influence on compliance of paying *zakat maal*.

CONCLUSION

This study examines the effect of religiosity, literacy, income, and tax payment obligations on compliance of paying *zakat maal*. This study concludes that there is significant influence of religiosity to the compliance of paying *zakat maal* with sig 0.008 < 0.10. In the research explained that literacy does not have an influence on the compliance of paying *zakat maal* with sig 0,124 > 0.10. The income variable does not influence the *muzakki* to pay *zakat maal* with a value of 0,400 > 0.10. There is an effect of the tax payment obligation variable on compliance of paying *zakat maal* with a value of 0.10 > 0.019. Meanwhile, simultaneously the variables of religiosity, literacy, income, and tax payment obligations affect the obedience of *muzakki* to pay *zakat maal*.

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