

CHAPTER I

Introduction

1.1 Background of the problem

Zakat is one of the main teachings in Islam. Zakat is a treasure that must be issued by every Muslim to clean or purify their wealth so that the wealth they have becomes a blessing. According to the data issued by the Ministry of Religious Affairs of the Republic of Indonesia, there are 170 Amil Zakat Institutions that are allowed to receive and distribute zakat, and there are 108 zakat institutions that do not have official permission from the Ministry of Religious Affairs (KEMENAG) that need to be crosschecked further, in terms of acceptance and distribution.¹ There are several large zakat institutions in Magelang city that have been recognized by the Ministry of Religious Affairs, namely the National Zakat Agency (BAZNAS) and the Muhammadiyah Amil Zakat Infaq Shadaqoh Institution (LAZISMU), as well as the Nahdlatul Ulama Amil Zakat Infaq Shadaqoh Institution (LAZISNU). These three institutions have synergized with each other in charity and education programs, for example, BAZNAS has synergized with LAZISNU for the NU Bachelor Association and Java Overland programs.² Although having different criteria in determining the Mustahik is not an obstacle for these 3 institutions to continue to establish synergy in carrying out their duties to carry out the mandate that has been given by the community to distribute zakat or infaq and shadaqoh to those entitled to receive it, even these 3 institutions compete with each other to increase public trust in each institution which makes it At-Tasabuk Fil-Khairat (competing in goodness). In the planning stage lazismu does several things toward zakat management activities which include the collection and allocation of zakat funds such as collecting data on muzakki who want to pay zakat, collecting data, selecting and considering mustahik who will be provided consumptive zakat assistance or in the form of productive zakat assistance,

¹ Sonia Amanda, "Community Interest in Paying Zakat on Rice Agriculture in Nagari Lansek Kodok, South Rao District, Pasaman Regency," *UIN SUKSA Riau*, 2021, 7, [http://repository.uin-suska.ac.id/48461/2/SKRIPSI SONIA AMANDA..](http://repository.uin-suska.ac.id/48461/2/SKRIPSI%20SONIA%20AMANDA..)

² Muhammad Yusuf, Islamic University, and Negeri Antasari, "Paying zakat maal at the lazismu al-jihad banjarmasin service office," 2023.

planning distribution programs in accordance with the needs of mustahik, and recording the allocation of zakat fund distribution in open / transparent reports.

Zakat paid by Muzakki to BAZNAS/LAZ is deducted from taxable income, BAZNAS/LAZ is obliged to provide a zakat deposit book to Muzakki "In Modern Times Like Now, Non-Banking Based Zakat Fund Management Institutions Like LAZISMU This Provides Programs for Muzakki to Distribute or Pay their Zakat Obligations, Among Others By Collecting and Collecting Zakat Funds Directly and Indirectly from the Community Such as, Zakat Pick-Up Services, Office Payments or Shopping Centers, Employee Salary Deductions. Cooperating with Regional Branches, and Educational and Religious Institutions to Jointly Socialize About Zakat Payment. With these payment methods, it is hoped that the collection of zakat funds can facilitate and increase public awareness and enthusiasm to pay their zakat obligations.³ According to the data released by the survey conducted by BAZNAS, the number of Muzaki in Java is 113,856. On the Zakat and Poverty Map (2020) in Yogyakarta, DIY has 40,974 Muzaki, and in Central Java, there are 74,626 Muzaki. The Zakat campaign is used by LAZISMU to increase zakat literacy and muzaki trust so that there needs to be alignment between LAZISMU's strategy and the perspective of the majority of muzaki. The use of banners and WhatsApp as a medium of preaching the Love Zakat Movement is considered important for Muzaki but has not been prioritized by LAZISMU.⁴ Therefore, both media need to receive special attention from zakat stakeholders. Lazismu, which is a philanthropic institution, has a distribution program that is grouped into six pillars. Specifically, the Education Pillar, the Health Pillar, the Economic Pillar, the Humanitarian Social Pillar, the Da'wah Pillar and the Environmental Pillar. Payment of Zakat, Infaq and Qurban through LAZISMU can be accomplished through the QRIS.⁵ One of the payment methods issued

³ Nurhalisa Annisa, "The Influence of Zakat Knowledge, Income, and Credibility of Amil Zakat Institutions on Muzakki's Interest in Paying Zakat at Amil Zakat Institutions (Muzakki Study at Lazis Jateng Solo Service Office)," 2022, 1-23.

⁴Nanda Suyadi et al., "The Effect Of Zakat Knowledge And Trust In Baznas Kampar Regency On Muzakki's Interest In Paying Zakat," *Management Studies and Entrepreneurship Journal* 3, no. 3 (2022): 1672–83, <http://journal.yrpioku.com/index.php/msej>.

⁵P Hartato, R & Anita, "Studi Perbandingan Pengelolaan Dana Filantropi Di Lembaga Zakat Muhammadiyah Dan Nahdlatul Ulama," *Jurnal Ilmiah Ekonomi Islam* 9, no. 01 (2023): 1335–

by Bank Indonesia is to facilitate and shorten any payment method. Payment through the QRIS can be used with the Gopay application, Dana, Link Aja, Ovo, Simobi, Go Mobile, and various other digital wallet applications. Moreover, a QRIS can be used by all bank applications that have QRIS features, and therefore can pay zakat or infaq and shadaqoh. There was an increase in the income of Mustahik in his business after receiving help from initially Rp20,000-Rp30,000 / day increased to Rp50,000 - Rp100.000 even more/day. The Dominant Increase shows a significant increase for LAZISMU in the distribution of Zakat Funds.⁶ Distribution of Productive Zakat Funds to Mustahik Of course there are advantages that motivate the Amil to be consistent, so that the Productive Zakat Program can be realized properly. In the Achievement of Zakat Fund Revenue Every Year LAZISMU Targets the Acquisition of Zakat Funds to Experience an Increase, the Acquisition of LAZISMU Zakat Funds in 2019 reached Rp.207,421,347,735..00 In 2020. The Target of Acquisition of Zakat Funds at LAZISMU reached Rp.259,276,684,668.75. However, the very encouraging increase in the growth of zakat acquisition was apparently not in accordance with the increase in the number of Muzakki in LAZISMU.⁷ The low level of public awareness and knowledge related to paying zakat is a factor that has not optimized the collection of zakat. This is not the case because people do not know that zakat is obligatory, the more income a person has, the more likely they are to fulfill their basic needs. If these needs have been met, especially basic needs, and there is a surplus, then the person becomes obliged to pay zakat. However, many of us are reluctant to pay Zakat. Undoubtedly, a person's level of education will have an impact on their discussions, as well as their patterns and actions in interactions, behavior, and other matters.⁸ The lack of literacy about zakat information itself, which is presented both in the context of Islamic religious

⁶Nur Kabib et al., "Pengaruh Akuntabilitas Dan Transparansi Terhadap Minat Muzakki Membayar Zakat Di BAZNAS Sragen," *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (2021): 341, <https://doi.org/10.29040/jiei.v7i1.2156>.

⁷ Sidik Ramdhan, "Analysis of Factors Affecting Muzakki's Interest in Paying Zakat at Lazismu West Java," 2023, 1-23.

⁸ Muhammad Tho'in and Agus Marimin, "Factors Affecting Muzakki's Interest in Paying Zakat," *Proceeding of National Seminar & Call For Papers*, no. September (2019)

lessons when a person learns formally on the school bench or from various recitation forums and when da'wah in general is still informal, can reduce public interest in paying zakat.⁹ This country has the largest Muslim population, and is classified among the 10 countries with the greatest economic power in the world. Indonesia has enormous potential for progress in various areas, one of which is in the field of zakat.

This research focuses on the influence of education level and income level on the interest of the public in paying zakat at LAZISMU Magelang. There are several important aspects of the problem of zakat, namely, those that affect people's interest in paying zakat, especially in terms of education level and income level¹⁰ This research is very important because it can make a significant contribution to better zakat management, especially in areas such as Magelang. Zakat is one of the main pillars in Islamic teachings and has great potential to support wealth redistribution and social welfare improvement, especially in Indonesia, where the majority of the population is Muslim. However, this potential is often not fully utilized, especially in regions that have gaps in understanding and public interest in carrying out zakat obligations. One of the key factors that can influence the interest of the public in paying zakat is the level of education. Education plays an important role in shaping a person's understanding of zakat obligations, including payment procedures, who is entitled to receive (Mustahik), and the socioeconomic impact of zakat on society. The higher a person's education level is, the better their understanding of zakat and its obligations.¹¹ Therefore, this research aims to determine whether the level of education truly affects the awareness and interest of the community in paying zakat at Lazismu Magelang. In addition to education, income level is also an important variable that needs to be researched. Zakat, as

⁹ Berlian Febrianti and Ach. Yasin, "The Effect of Zakat Literacy, Altruism, and Institutional Image on Muzakki's Interest in Paying Zakat at Lazis Nurul Falah Surabaya with Religiosity as a Moderating Variable," *Al-Kharaj: Journal of Economics, Finance & Islamic Business* 5, no. 6 (2023): 2921–39, <https://doi.org/10.47467/alkharaj.v5i6.3720>.

¹⁰ Ubay Haki, "The Effect of Zakat Knowledge and Institutional Image on Muzakki's Interest in Paying Fitrah Zakat," *Syî'ar Iqtishadi : Journal of Islamic Economics, Finance and Banking* 4, no. 1 (2020): 81, <https://doi.org/10.35448/jiec.v4i1.8182>.

¹¹ Shulhah Nurullaily, Intan Qurratul Aini, and Ahmad Nahidl Silmy, "Religiusitas Sebagai Moderasi Pengaruh Pendidikan, Pendapatan Dan Kesadaran Terhadap Minat Masyarakat Membayar Zakat" 5, no. 9 (2024): 4596–4608.

an obligation for those who can afford it, is highly dependent on one's financial capability. However, income level not only affects a person's ability to pay zakat, but also affect spending priorities and awareness to pay zakat, Therefore, this research is aims to identify whether income level has a direct effect on people's willingness to pay zakat, especially in areas with varying income levels. This research is also important for supporting zakat management institutions such as Lazismu in formulating more effective strategies to increase public participation in fulfilling zakat obligations. By understanding the influence of education and income levels on interest in paying zakat, Lazismu can formulate more targeted programs, both in the form of socialization, education, and zakat collection services that are in accordance with the conditions of the local community. Finally, this research is expected to make a real contribution to increasing the optimal collection of zakat, and to support the role of zakat as an instrument of social- economic development within the framework of Islamic economics. Moreover, this research can provide new insights into compliance to pay zakat for the community, which is important for the development of sharia economic law and zakat policy in Indonesia by choosing only these two variables. This research can be more focused, efficient, and in-depth in examining the relationship between the two and the public interest in paying zakat. The results of this study are expected to provide a clear understanding of the influence of education and income, and can be the basis for zakat institutions such as Lazismu to develop a more effective strategy for increasing public participation in paying zakat. Therefore, the purpose of this research is to determine the effects of education level and income level on the interest of the public in paying zakat at LAZISMU Magelang.

1.2 Problem formulation

The problem formulation in this thesis is as follows :

1. How is the Influence of education level on the public interest in paying Zakat at LAZISMU Magelang?
2. How is the Influence of income level on public interest in paying Zakat at LAZISMU Magelang?
3. How do Education Level & Income Level Influence The Public interest in paying Zakat at LAZISMU Magelang ?

1.3 Research objectives

The purpose of this research is as follows :

1. To find out the influence of education level on the public interest in paying zakat at LAZISMU Magelang.
2. To find out the Influence of income level on the public interest in paying zakat at LAZISMU Magelang.
3. To find out the percentage of education level & income level on the public interest in paying zakat at LAZISMU Magelang

1.4 Usefulness of research

The usefulness of this research is as follows :

1. With this research, we can determine how much influence the level of education and income has on the public interest in paying Zakat at LAZISMU Magelang.
2. Therefore, we hope that this research can serve as an input for the institution that is the object of research and as a reference for other researchers who will conduct research with the same theme or method.

1.5 Systematization of Discussion

To obtain a systematic discussion, the researcher needs to arrange the systematics in such a way that it can show good research results and is easy to understand. The systematics are as follows :

CHAPTER I INTRODUCTION

This chapter contains the background of the problem, problem formulation, objectives, uses, and writing systematics, review

CHAPTER II LITERATURE REVIEW AND THEORITICAL FRAMEWORK

This chapter examines the Literature Review related to the research and the theories that underlie the detailed discussion used in the research

CHAPTER III RESEARCH METHODS

This chapter contains types and sources of data, populations, samples, data collection techniques, validation tests, and analysis techniques.

CHAPTER IV DISCUSSION

This chapter contains the results of the analysis and discussion of the results of research on the influence of education level and income level on the

public interest in paying Zakat at LAZISMU Magelang.

CHAPTER V CLOSING

This chapter contains conclusions and suggestions from the results of analysis and discussion of research on the influence of education level and income level on the interest of the public in paying Zakat at LAZISMU Magelang, as well as a closing sentence on the completion of this research.

