

Religiosity and Trust towards *Istiqomah Muzakki*

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Abstract: The potential of zakat in Indonesia reached 217 trillion rupiahs in 2010 and with PDB estimation, the potential in 2015 would be 286 trillion rupiahs, although the accumulation of it is still low. This study aims to know the effect of religiousness and trust to istiqomah muzakki in Surabaya. This study is also expected to help the zakat management institution and the government to raise the accumulation of zakat especially in Surabaya, East Java. This study uses questionnaires in the collection of primary data and a quantitative approach in using multiplied regression analysis. The study samples are 60 muzakki people and the citizens of Surabaya, who had paid the zakat from zakat of fitrah, maal, and profession. The result of this study shows that religiousness consists of dimension of iman, knowledge of Islam, intensity of ibadah ritual, religion experience, and the simultaneous or half practice of Islam teaching effecting istiqomah muzakki in Surabaya.

1 INTRODUCTION

The potential of zakat in Indonesia in 2010 has reached Rp 217 Trillions of Rupiah, and increased in 2015 to Rp 286 Trillions of Rupiah. However, the collection of zakat is still low, in 2015 only 3.7 trillion rupiah or 1.3 percent of GDP (Bambang, 2016 in <http://ksp.go.id>). According to Zakat Agency Advisor BAZ Surabaya KH. Abdurrahman Navis explains, the potential of zakat in East Java is currently amounted to 16 trillion rupiah, but from the record of Amil Zakat Agency BAZ East Java only 8 billion Rupiah zakat potential that can be optimized. This is due to low understanding of the various kinds of zakat that exist in Islam. Muslims in East Java are mostly only fixated on zakat fitrah issued only once a year in the month of Ramadan. Therefore, efforts to raise funds for zakat should be improved. This study intends to analyze whether the religiosity and trust factor will affect the istiqomah muzakki to perform the obligation to pay zakat.

The definition of zakat according to the term fiqh of Islam, zakat means the property that must be removed from the wealth of the rich to be delivered to those who are entitled to receive it, with the rules that have been determined in syara' (Anshori, 2006: 12). The basis of zakat law has been explained in Al-Quran and Hadith. In QS. Al Baqarah verse 110:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ
مِّنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ
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“And establish prayer and give zakah, and whatever good you put forward for yourselves - you will find it with Allah. Indeed, Allah is seeing of what you do.” (Al Quran Departemen Agama RI, 1989). Also according to Hadith narrated by Al-Bukhory:

عَنْ ابْنِ عُمَرَ أَنَّ رَسُولَ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ -
قَالَ أَمَرْتُ أَنْ أَقَاتِلَ النَّاسَ حَتَّى يَشْهَدُوا أَنْ لَا إِلَهَ
إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ ، وَيُقِيمُوا الصَّلَاةَ ،
وَيُؤْتُوا الزَّكَاةَ ، فَإِذَا فَعَلُوا ذَلِكَ عَصَمُوا مِنِّي دِمَاءَهُمْ
وَأَمْوَالَهُمْ إِلَّا بِحَقِّ الْإِسْلَامِ ، وَحِسَابُهُمْ عَلَى اللَّهِ

“Narrated Ibn 'Umar: Allah's Apostle said: "I have been ordered (by Allah) to fight against the people until they testify that none has the right to be worshipped but Allah, and that Muhammad is Allah's Apostle, and offer the prayers perfectly and give the obligatory charity, so if they perform that, then they save their lives property from me except for Islamic laws and then their reckoning (accounts) will be done by Allah.” (HR. Bukhari: 25) (Qardhawi, 1996:15).

The theoretical basis of the relation between religiosity and istiqomah muzakki states a person who

has a strong religiosity tends to perform the actions commanded in his religion. Zakat is one of the pillars of Islam, so a devout Muslim will pay zakat. The stronger the level of a person's religiosity the stronger their istiqomah in performing religious orders, including the implementation of zakat. Then the trust relationship to istiqomah muzakki. Consumer's trust (muzakki on the zakat processing agencies) is believed to play a role in establishing customer perceptions in their relationship with service companies (Cronin and Taylor 1992: 23). Based on the letter An-Nahl verse 116 written above, zakat employees management agencies must be honest with everything about the products and services they offered, so that the muzakki's trust in the institution will be maintained. If the trust of muzakki has been maintained then it is not impossible muzakki will pay zakat istiqomah through zakat institution.

2 LITERATURE REVIEW

2.1 Zakah

According to the term fiqh Islam, zakat means the property that must be excluded from the wealth of the rich to be delivered to those who are entitled to receive it, with the rules that have been determined in syara' (Anshori, 2006: 12). The legal basis of zakat is set within QS. Al Baqarah verses 110.

2.2 Religiosity

According to Glock and Stark in Ancok and Suroso (2001) religiosity is how far the knowledge, how firm belief, how diligent the implementation of worship and how deep appreciation of one's religion. Ratnasari (2015) mentioned in his research, the dimension of religiosity are as follows: Dimension of Faith (Aqidah), Dimension of Religious Practice (Shariah) Dimension of Experience (Ihsan) Dimension of Knowledge of Religion (Science) Dimension of Approach (Akhlaq).

2.3 Trust

Dabholkar (1995) mentions, consumer confidence depends on the consumer experience in consuming goods or services and receive good information from service providers. Morgan and Hunt (1994) mentioned that there are six indicators of trust, such as consistent service delivery, offering quality products, open in the delivery of information about

the products offered, timeliness in product service, good response, and good impression.

2.4 Istiqomah Muzakki

According to Tasmara (2001: 173) that istiqomah translated as a form of inner quality that gave birth to consistent attitude (obedient principle) and firm stance to establish and shape something towards the perfection or better conditions. Tasmara (2001) adds, the four elements contained in istiqomah attitude, namely: Commitment, Consistence, Consequence, and Continuous (Echols and Shadily 2006: 144).

3 METHODOLOGY

The approach used in this research is quantitative approach. In the data collection procedure, the researcher took the entire population of muzakki who had paid zakat on zakat management institution which is a resident of Surabaya. While the sample in this study is 60 muzakki who have paid zakat on zakat management institution that domiciled in Surabaya. This is based on the opinion of Gay and Diehl (1992: 146) that the sample should be as big as possible. Sampling technique using Probability Sampling by using accidental sampling or simple random sampling. This is because the collection of sample members from the population is done randomly regardless of the strata within the population. This is done when the members of the population are considered homogeneous.

4 RESULTS AND DISCUSSION

Table 1: Multiple linear analysis.

Model	<i>Unstandardized Coefficients</i>	<i>Unstandardized Coefficients</i>
	B	Beta
(Constant)	1,403	
Religiosity	0,237	0,498
Trust	0,205	0,204

The results of the test above, obtained the regression equation as follows:

$$Y=(1,403)+0,237X_1+0,205X_2+e$$

Information:

- Y : Istiqomah Muzakki variable
- X₁ : religiosity variable
- X₂ : trust variable
- e : standard error

Based on the analysis results above, t value and significance of each of the exogenous variables obtained as follows:

- Religiosity gets a t value of 4.506 and a significance level of $0 < 0.1$
- Trust earns a t value of 1.845 and a singularity level of $0.07 < 0.1$

Table 2: Coefficient of determination (R^2).

Coefficient of Determination (R^2)
0,317

Based on the table above, it can be interpreted that 31,7% variable istiqomah muzakki (Y) on regression model of this research can be explained by independent variable that is religiosity (X1) and trust (X2). While the rest of 68.3% influenced by other variables besides the variable religiosity (X1) and trust (X2).

Table 3: Simultaneous significance test result (Test Statistic F)

F	Sig.
13,251	,000 ^a

In the table above, F-Calculate the result is 13.251 with a significance value of 0.000. The value of significance is smaller than 0.1. This means H_0 is rejected and H_1 accepted. Based on these results, it can be concluded that there is simultaneous influence of religiosity and trust to istiqomah muzakki in Surabaya.

Table 4: Significance test in individual parameters.

Variable	T Value	Sig.
(Constant)	0,54	0,592
Religiosity	4,506	0
Trust	1,845	0,07

In the table above, t-count of the religiosity variable has a result of 4.506 with a significance value of $0.00 \leq 0.1$. While the t-count results of confidence variable of 1.845 with a significance value of $0.70 \leq 0.1$. This means H_0 is rejected, while H_2 and H_3 are accepted. Based on these results, it can be concluded that there is influence of religiosity on istiqomah muzakki in Surabaya and also there is influence of trust to istiqomah muzakki in Surabaya.

The result of F test shows that there is simultaneous influence of religiosity and service quality to istiqomah muzakki. This can be proven from the value of F-count is 13.251 with a significance value of 0.000 (less than 0.1). According

to Ancok and Suroso (2001: 80) one dimension of religiosity is the dimension of worship, which refers to how the level of compliance of Muslims in performing ritual activities as enjoined and advocated by their religion. Zakat in Islam has a mandatory law to carry out, as described in QS. Al Baqarah verse 110:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ
مِّنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ
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“And establish prayer and give zakah, and whatever good you put forward for yourselves - you will find it with Allah. Indeed, Allah is seeing of what you do (Al Quran Departemen Agama RI, 1989). According to Dabholkar (1995), consumer trust depends on the consumer's experience in consuming goods or services and receiving good information from service providers. Therefore, if the consumer experience is good to the manufacturer or service providers, it is not uncommon that consumers will repeat the purchase until it continues to form loyalty. Based on the discussion above, the result of F test has shown simultaneous influence between religiosity and trust toward istiqomah muzakki according to the obligatory of zakat, opinion of Ancok and Suroso and Dabholkar.

4.1 The Influence of Trust on Istiqomah Muzakki

The result of t test also states that there is influence of trust to istiqomah muzakki in Surabaya, which is indicated from t-count of trust variable equal to 1,845 with significance value equal to $0,70 \leq 0,1$. This is because every zakat management institution requires the trust of muzakki for managed business growth, so it takes all efforts to maintain and improve the trust of muzakki to achieve istiqomah. One effort that can be done is to establish honesty with muzakki. This is in accordance with Al-Qur'an letter An-Nahl verse 116:

وَلَا تَقُولُوا لِمَا تَصِفُ أَلْسِنَتُكُمُ الْكَذِبَ هَذَا حَلَلٌ وَهَذَا
حَرَامٌ لِّتَفْتَرُوا عَلَى اللَّهِ الْكَذِبَ إِنَّ الَّذِينَ يَفْتَرُونَ عَلَى
اللَّهِ الْكَذِبَ لَا يُفْلِحُونَ ١١٦

*Wa lā taqūlū limā taṣifū 'alsinatukumu 'l-kazība
hāzā ḥalālun wa hāzā ḥarāmun liṭaftarū 'ala 'l-Lahi
'l-kazība inna 'l-lażīna yaftarūna 'ala 'l-Lahi 'l-
kazība lā yuflihūna*

“And do not say about what your tongues assert of untruth, "This is lawful and this is unlawful," to invent falsehood about Allah. Indeed, those who invent falsehood about Allah will not succeed.” (Al Quran Departemen Agama RI, 1989).

If their relationship runs well then the dimension of istiqomah muzakki Consistence and Continuous (Echols and Shadily: 2006) will occur.

4.2 The influence of Religiosity on Istiqomah Muzakki

The result of t test indicates that there is influence of religiosity toward istiqomah muzakki in Surabaya, which is shown from t-count of religiosity variable equal to 4,506 with significance value equal to $0,00 \leq 0,1$. This is in accordance with research that conducted by Ashadi (2014), which states that there is influence of religiosity on istiqomah attitudes from the customers.

5 CONCLUSIONS

Research conclusion of the influence of Religiosity and trust on Istiqomah Muzakki in Surabaya states that the level of religiosity and trust simultaneously affect the Istiqomah Muzakki in Surabaya. This is because religiosity refers to how the level of Muslim obedience in performing ritual activities as enjoined and advocated by religion and trust depends on the consumer's experience in consuming goods or services and receiving good information from service providers, so it can be said that they simultaneously affect Istiqomah Muzakki. Besides that, consumer trust can make sure to play role of making consumer perception in their relationship with the service provider company, so they can reach Istiqomah muzakki. The level of religiosity affects Istiqomah Muzakki in Surabaya and the level of trust influences on Istiqomah Muzakki in Surabaya.

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