

Measuring The Level Of Knowledge And Understanding Of Jambi City Communities In Paying Zakat Through E-Commerce

Muhammad Qodri¹, Didin Hafidhudin², Qurroh Ayuniyyah³

^{1,2,3} Universitas Ibn Khaldun Bogor

E-mail: muhammad.9odri189@unja.co.id

Abstract

Until now, the people of Jambi Province still do not understand the mechanism for paying zakat, some people even do not know about the obligation to pay zakat, generally people only understand that the zakat that must be paid is zakat fitrah in the month of Ramadan. For this reason, it is necessary to conduct research to measure the level of knowledge and understanding in paying zakat through E-Commerce in the people of the city of Jambi. The type of research used is a descriptive quantitative approach using survey methods, namely research related to numbers and can be measured to see the effect of independent variables on the dependent variable based on existing data and combined with analysis or description of existing situations or events. Reliability Results. shows that overall the variables used in this study have Cronbach's Alpha > 0.60. multicollinearity test results that the tolerance value on the variables X1 (0.949), X2 (0.514), is greater than 0.10. The constant value (a) is 5.222, explaining that if Understanding increases by one point, Interest in Paying Zakat will decrease by 0.057. Vice versa, if understanding decreases by one point, the interest in paying zakat will increase by 0.057. The value of the coefficient of determination (R²) is 0.594 or 59.4%. The magnitude of the coefficient of determination indicates that the independent variable consisting of Knowledge (X1), Understanding (X2), is able to explain the dependent variable, namely Community Interest in Paying Zakat (Y) of 59.4%, while the remaining 40.6% is explained by factors-other factors outside. Knowledge partially has no effect on people's interest in paying zakat through e-commerce. The level of understanding partially affects people's interest in paying zakat through E-commerce.

Keyword : Knowledge, Understanding, E-Commerce

Introduction

Indonesia is a country that has the largest Muslim population in the world. At this time it is estimated that the number of Muslims reached 207 million people. In Islam it is obligatory to pay zakat, the obligation of zakat in Islam is very basic and so fundamental that zakat orders in the Al-Quran are often accompanied by strict threats. Zakat occupies the third pillar of Islam after the creed and prayer. In the Al-Quran, the word zakat is often used together with the word prayer, which emphasizes the complementary relationship between prayer and zakat. If prayer has a vertical dimension - wholeness, then zakat is worship which has a horizontal dimension - humanity.

Zakat occupies a very vital place in the structure of Islam, which consists of zakat Mal (property) and zakat Fitrah (self) where all of this can be seen from the Al-Quran explanation which alludes to zakat coupled with prayer found in the Al-Qur'an sura Al-Baqarah Verse 277:

إِنَّا لَنَرِيكَ ءَامِنًا وَعَمَلًا صَالِحًا وَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ٢٧٧

Meaning: "Indeed, those who believe, do good deeds, establish prayers and pay zakat, they will be rewarded by their Lord. There is no worry for them nor do they grieve." (Al-Baqarah: 277).

The values contained in the obligation of zakat are the same as one of the national goals of the Republic of Indonesia which is mandated in the Preamble to the 1945 Constitution, namely advancing public welfare. With good management, zakat is a potential source of funds that can be used to promote general welfare for all Indonesian people. Non-compliance with paying zakat also occurs in today's Indonesian Muslim community. This can be seen from the minimum collection of zakat funds and there is a fairly high gap between the potential for zakat and the collection of zakat funds. One of them is in Jambi Province, where the majority of the population embraces Islam, around 98.4% of the total population in Jambi Province, with a total of 3,406,178 people.

Until now the people of Jambi Province still do not understand the mechanism for paying zakat, some people do not even know about the obligation to pay zakat, generally people only understand that the zakat that must be paid is zakat fitrah in the month of Ramadan. In addition, most of the people pay their zakat directly to mustahiq because they feel that the mustahiq are entitled to receive it, the community does not yet understand how to use it from the emergence of e-commerce zakat which can actually help people how to transact easily.

One of the institutions appointed by the government in managing Zakat funds is BAZNAS which has involved six well-known online buying and selling centers to make it easier for Indonesians to pay zakat, including Tokopedia.com, Blibli.com, Elavania.com, Kaskus.co.id, MatahariMall .com and Ebaba.co.id, so that muzaki can tithe using e-commerce services. Baznas Director, Arifin Purwakananta said, zakat collected through the e-commerce system is targeted to increase to 30%. With the collaboration between BAZNAS and large e-commerce parties, it can make it easier for Indonesian people, both domestic and abroad, to feel comfortable and safe paying their zakat, and BAZNAS is increasingly assisted in collecting zakat money and is optimistic by establishing cooperation with six online buying and selling centers.

Based on the description above, the author will conduct research to measure the level of knowledge and understanding in paying zakat through E-Commerce in the people of Jambi city. Based on the background above, the problems raised in this study are:

1. Do the people of the city of Jambi understand the obligation to pay zakat?
2. Do the people of Jambi know and understand how to pay zakat through E-Commerce?

Research Method

Research Design

The type of research used is a descriptive quantitative approach using survey methods, namely research related to numbers and can be measured to see the effect of the independent variable on the dependent variable based on existing data and combined with analysis or description of existing situations or events.

Location and Time of Research

The data needed in carrying out this research, the authors chose to conduct research in a number of agencies under the Jambi city government consisting of 49 agencies. Meanwhile, the time needed for this research is approximately 7 months from March to September 2022.

Populasi and Sampel

Population is a generalized area consisting of objects/subjects that have certain quantities and characteristics determined by researchers to study and then draw conclusions (Sugiyono, 2017). The population in this study are employees or female employees who work in 49 agencies under the Jambi City Government.

While the sample is part of the number and characteristics possessed by the population (Sugiyono, 2017). The sampling technique in this study used Nonprobability Sampling. The sampling method uses Accidental Sampling which is a sampling procedure by selecting a sample from the person or unit that is most easily found or accessed. The technique for determining sample size uses Slovin. So the number of samples used is 237 muzakki.

Table 1. Analysis of Questionnaire Return Rates

	Jumlah Kuesioner	Persentase
Kuesioner yang disebar	49 Instansi	100
Kuesioner yang kembali dan dapat diolah	237 Muzaki	90%

Table 1. shows the rate of return on the muzakki questionnaires that are zakatable in the 49 agencies under the Jambi City Government that are the samples in this study of 100%. Questionnaires that are returned and can be processed are 267 Muzaki or 90%, which means that the rate of returning the questionnaire is high.

Table 2. Analysis by Education Level

Tingkat Pendidikan	Persentase
SMA	32,3
SMK	1,3
S1 dan S2	61,2
S3	0,4

In table 2, the sample for this study is at the high school education level of 32.3%. Then at the vocational education level of 1.3%. Then at the undergraduate and postgraduate education levels it was 61.20% while at the doctoral level it was 0.4% of a total of 237 research respondents.

Table 3. Analysis based on that E-commerce as a medium for zakat payments

Pernah Mendengar	Tidak
72.0	28.0

From table 3, it can be seen that as many as 72% of employees working in the Jambi City Government already know about zakat payments through e-commerce, and as many as 28% do not know.

Types and Sources of Data

The type of data used in this research is primary data. Primary data is data obtained directly from the source or research object. Primary data is usually obtained by interviewing the subject directly or by filling out a questionnaire (list of questions) the subject will answer the question (Purwanto, 2017). Primary data sources were obtained by observing 49 offices under the auspices of the Jambi City Government.

Data Collection Techniques

To strengthen the data obtained, it is necessary to have a data collection process. As for the things that

researchers do, namely: Questionnaire (questionnaire) is a method of collecting data by making a list of questions in the form of a questionnaire submitted to the muzakki. The questionnaire in this study was distributed to muzakki who actively pay zakat to be filled out and returned to the author. Library Studies is made to collect data and information with the help of various books that provide a basis for the formulation of hypotheses, preparation of questionnaires, and theoretical discussions.

Research Instruments

The data was collected using a questionnaire with the measurement scale used in this study is the Likert Scale.

The scale range is used to measure the value of the questionnaire from the score of the answers given by the respondents. To obtain the scale range, we first determine the number of respondents, which in this study amounted to 100 people, then the number of alternative answers is as many as 5 choices (Very bad, Not good, Fairly good, Good, and Very Good). To determine the scale range, we must look for the lowest and highest scores, by:

- Lowest score = lowest weight x number of samples = 1 x 100 = 100
- Highest score = Highest weight x number of samples = 5 x 100 = 500

As for the scale range using the formula:

$$\text{Scale Range (RS)} = \frac{n(m-1)}{m}$$

Information :

n = number of samples

m = number of alternatives for each item.

Then it will be: $RS = 100(5 - 1) / 5 = 80$

To make the scale range, we add up by means of the number of respondents plus the results of the scale range (RS), the result is:

$100 + 80 = 180$ as well as the sum of the next scale range

$180 \text{ plus } 80 = 260$, $260 \text{ plus } 80 = 340$, $340 \text{ plus } 80 = 420$,

$\text{plus } 80 = 500$.

After the scale range is obtained, the assessment criteria can be sorted as follows:

Tabel 4. Scale Range

Scale	Category
100 – 180	Not very good
181 – 260	Not good
261 – 340	Enough
341 – 420	Good
421 – 500	Very good

Source : Sugiyono (2013)

Data analysis method

Descriptive Analysis

According to Sugiono (2011) descriptive research is research conducted to determine the value of an independent variable, either one variable or more (independent) without making comparisons, or connecting with other variables. In this research, descriptive analysis is used to describe the level of public knowledge and understanding needed in using e-commerce to pay zakat.

Results And Discussion

Research result

Validity Test Data validity test is used to determine the validity or validity of a questionnaire. Data is declared valid if the value of r count $>$ r table at a significance of 0.05 (5%). The following are the results of the validity test on each variable.

Variabel	Item	r count	r tabel	Information
<i>Knowledge (X1)</i>	X1.1	0,468	0.235	Valid
	X1.2	0,488	0.235	Valid
	X1.3	0,553	0.235	Valid
	X1.4	0,670	0.235	Valid
	X1.5	0,655	0.235	Valid
<i>Understanding (X2)</i>	X2.1	0,769	0.235	Valid
	X2.2	0,705	0.235	Valid
	X2.3	0,785	0.235	Valid
	X2.4	0,708	0.235	Valid
	X2.5	0,810	0.235	Valid
	X2.6	0,792	0.235	Valid

Table 4. shows the validity of the data from the statement items on the questionnaire. Based on the results of the validity test above, it can be seen that all statement items in each of the variables tested are declared valid.

Reliability Test

Reliability is a measuring tool used to measure a questionnaire which is an indicator of the variable. A questionnaire is said to be reliable if the answers from the respondents are stable from time to time. Value to measure reliability by looking at Cronbach's Alpha (α). A construct is declared reliable if it has Cronbach's Alpha $>$ 0.60.

Variabel	Cronbach's Alpha	Limit Reliability	Information
<i>Knowledge (X1)</i>	0,716	0,60	Reliabel
<i>Understanding (X2)</i>	0,791	0,60	Reliabel

Table 4. Reliability Results. Based on table 4. above, the results of the reliability test show that overall the

variables used in this study have Cronbach's Alpha > 0.60. It can be concluded that all variables in this study are declared reliable.

The normality test is a part of the classic assumption test which aims to find out whether the data is normally distributed or not.

The multicollinearity test aims to test whether the regression model found a correlation between the independent variables. For more details, the following table shows the results of the multicollinearity test.

Table 5. Multicollinearity Test Results Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
TOTAL_X1	.949	1.054
TOTAL_X2	.514	1.945
TOTAL_X3	.498	2.008

a. Dependent Variable: TOTAL_Y

Source: Output SPSS 23

Table 5. shows the results of the multicollinearity test. One way to see whether the regression model is affected by multicollinearity is by looking at the tolerance value and the Variance Inflation Factor (VIF). If the tolerance value is > 0.10 and VIF < 10, it means that all the variables in this study fulfill the multicollinearity-free assumption. Based on the results of the multicollinearity test above, the tolerance value for variables X1 (0.949), X2 (0.514) is greater than 0.10. As for the VIF value on variables X1 (1.054), X2 (1.945), it is smaller than 10.

Multiple Regression Analysis

Aims to determine whether or not there is a partial or simultaneous effect of the independent variables on the dependent variable. The results of data processing multiple linear regression analysis can be seen in the table below:

Table 6. Multiple Linear Regression Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.222	2.676		1.952	.055
TOTAL_X1	-.057	.144	-.032	-.397	.692
TOTAL_X2	.377	.111	.377	3.394	.001

a. Dependent Variable: TOTAL_Y

Based on table 6. above, there is a regression coefficient value by looking at the results in the coefficients table in the unstandardized column in column B. In this column there is a constant value (constant) of 5.222 while the regression coefficient value for Knowledge (X1) = -0.057, Understanding (X2) = 0.377. Based on the test results above, it can be concluded that the multiple regression equation model in this study will be interpreted as the meaning of the equation model.

$$Y = a + b_1X_1 + b_2X_2 + e$$

So the regression equation becomes:

$$Y = 5,222 - 0,057 X_1 + 0,377 X_2 + e$$

The interpretation of the regression equation model above is as follows:

- The constant value (a) of 5.222 indicates if XI (Knowledge), X2 (Understanding).
- The regression coefficient X1 is -0.057. The meaning of the negative sign states that the variable X1 has no effect on the dependent variable (Y). This explains that if understanding increases by one point, the interest in paying zakat will decrease by 0.057. Vice versa, if understanding decreases by one point, the interest in paying zakat will increase by 0.057.

Coefficient of Determination (R²)

Aims to find out how much the ability of the independent/independent variable (Knowledge and Understanding) explains the dependent/bound variable (Intention to Pay Zakat). The following are the results of the coefficient of determination test:

Table 7. Test Results for the Coefficient of Determination (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.771 ^a	.594	.575	2.71056

a. Predictors: (Constant), TOTAL_X1, TOTAL_X2

Source: Output SPSS 23

Table 7. above shows the results of the coefficient of determination test (R²). Based on the table above, the coefficient of determination (R²) is 0.594 or 59.4%. The magnitude of the coefficient of determination indicates that the independent variables consisting of Knowledge (X1), Understanding (X2), are able to explain the dependent variable, namely Public Interest in Paying Zakat (Y) of 59.4%, while the remaining 40.6% is explained by factors -other factors outside of this study.

Partial Test (t)

The t test aims to determine whether the independent variables or Knowledge (X1), Understanding (X2), partially affect the dependent variable or Interest in Paying Zakat through E-commerce (Y).

Tabel 8.
Partial Test Results (t)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.222	2.676		1.952	.055
TOTAL X1	-.057	.144	-.032	-.397	.692

TOTAL_X2	.377	.111	.377	3.394	.001
----------	------	------	------	-------	------

a. Dependent Variable: TOTAL_Y

Sumber: Output SPSS 23

Based on table 8. above, the results of the independent variable test are described as follows:

- a. The understanding variable (X1) shows the value of $t_{hitung} < t_{tabel}$ ($-0,397 < 1,99394$) atau $sig > \alpha$ ($0,692 > 0,05$),
so it can be concluded that knowledge has no effect on people's interest in paying zakat..
- b. The Comprehension variable (X2) shows the $t_{count} > t_{table}$ ($3.394 > 1.99394$) or $sig < \alpha$ ($0.001 < 0.05$), so it can be concluded that the Understanding variable influences people's interest in paying zakat through e-commerce.

Conclusion

After seeing the results of the research that has been discussed about Measuring the Level of Knowledge and Understanding of the Jambi City Community in Paying Zakat Through E-Commerce, the following conclusions can be drawn: a) Partial knowledge has no effect on people's interest in paying zakat through e-commerce. b) The level of understanding partially influences people's interest in paying zakat through e-commerce..

Reference

- [1] Aziz, A. dan Alfiah, S. R. 2018. Pengaruh Pengetahuan Zakat Dan Kepercayaan Masyarakat Terhadap Minat Membayar Zakat Di Badan Amil Zakat Nasional(BAZNAS)Kabupaten Kuningan. *Jurnal Ekonomi Manajemen* 1 (1).
- [2] Asminar. 2017. Pengaruh Pemahaman, Transparansi Dan Peran Pemerintah Terhadap Motivasi Dan Keputusan Membayar Zakat Pada BAZNAS Kota Binjai. *At-Tawassuth*3(3): 260-281.
- [3] Assaggaf, M. A. 2016. Pengaruh Akuntabilitas Dan Transparansi Pengelolaan Zakat Terhadap Minat Muzakki Membayar Zakat (Studi Pada BAZNAS Kota Makassar Ruang Lingkup UPZ Kantor Kementerian Agama Kota Makassar). *Skripsi*. Universitas Islam Alauddin. Makassar.
- [4] Ahmad, Sanep dan Zulkifli. "Model Gelagat Pematuhan dan Pengelakan Zakat: Suatu Tinjauan Teori". Seventh International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy, Diakses dari <http://www.ukm.my/hadhari/publication/proceedings-of-seventhinternational-conference-the-tawhidi-epistemology-zakat-and-waqf-economy/>, tanggal 16 Oktober 2016.
- [5] Ali, Atabik dan Ahmad Zuhdi Muhdlor. 1996. *Kamus Kontemporer al- 'As{riy Arab-Indonesia*. Yogyakarta: Multi Karya Grafika.
- Amir, Amri dkk. 2009. *Metodologi Penelitian Ekonomi Dan Penerapannya*.
- [6] Bogor: IPB PRESS
- [7] Bazda.(2014). *Data Potensi dan realisasi zakat*, Jambi: Antarnews
- [8] Baznas.(2018). *Data Penerimaan Zakat profesi*, Jambi : Baznas Kota Jambi
- [9] BPS Badan Pusat Statistik. 2018. *Jumlah Penduduk Miskin Provinsi Jambi Menurut Kabupaten/Kota 2002-2017* :internet
- [10] Daradjat, Zakiyah. 1996. *Metodologi Pengajaran Agama Islam*. Jakarta: Bumi Aksara hal 266
- [11] Firdaus, Muhammad, et all. 2012. "Economic Estimation and Determinations of Zakat Potential in Indonesia". Jeddah : IRTI Working Papers Series.



- [12] Ghozali, Imam. 2016. *Aplikasi Analisis Multivariate dengan Program SPSS*. Edisi Ketujuh. Semarang :Badan Penerbit Universitas Diponegoro
- [13] Inoed, Amiruddin. 2005. *Anatomi Fiqh Zakat, Potret dan Pemahaman Badan Amil Zakat Sumatra Selatan*. Yogyakarta: Pustaka Pelajar
- [14] Majelis Ulama Indonesia. (2003). Fatwa MUI No. 03 Tentang Zakat Penghasilan Jakarta: MUI
- [15] Qardawi Yusuf. 2011. *Hukum Zakat*. Volume ke-2. Hafidhuddin D, Harun S, Hasanuddin, penerjemah. Jakarta (ID): Litera Antar Nusa Pr. Terjemahan dari: Fiqhuz-Zakat
- [16] Sabiq, Sayyid. 1983. *Fiqh al-Sunnah, Juz III*, Beirut, Daar al-Fikr.
- [17] Santika, Yusrini. 2015. *Analisis Potensi Zakat Dan Faktor-Faktor Yang Mempengaruhi Muzakki Membayar Zakat Di Kota Bogor*. Bogor: Skripsi Institut Pertanian Bogor.
- [18] Santoso S, Tjiptono F. 2001. *Riset Pemasaran Konsep dan Aplikasi dengan SPSS*. Jakarta (ID): PT Elex Media Komputindo.
- [19] Sari, Dian Silvia Arda "Zakat Dan Organisasi Pengelola Zakat", diakses dari <https://ariefhilmanarda.wordpress.com/2010/03/06/zakat-dan-organisasi-pengelola-zakat/>, tanggal 28 Oktober 2016.
- [20] Wahbah Az-Zuhaili, Al-Fiqh Al-Islami wa Adillatuh, jld. 2 (Damaskus: Dar Al-Fikr, 1989), h. 734.

