Analysis in Factors Affecting Muzakki Motivation to Pay Zakat in Semarang City

Itaq Pangestu, Prabowo Yudo Jayanto

Jurusan Akuntansi, Fakultas Ekonomi, Universitas Negeri Semarang, Indonesia

Abstract

This study aims to examine and analyze the influence of internal and external factors on the motivation of muzakki to pay zakat through the level of faith, knowledge of zakat, advertising, public relations, direct marketing, personal selling, accountability and transparency of financial reporting. The theories can support this research are the Theory of Planned Behavior, Sharia Enterprise Theory and Theory of Al-Wala’. The sample in this study was 70 muzakki registered in Amil Zakat Institutions in Semarang City. The sampling method used was accidental sampling. Collecting data used questionnaires. Analysis of the data in this study used SEM-PLS. The results of this study indicated that variables of level of faith, knowledge of zakat, accountability and transparency of financial reporting had a positive and significant relationship to muzakki motivation to pay zakat in Amil Zakat Institutions in Semarang City. Variables of advertising, public relations, direct marketing and personal selling had no effect on the motivation of muzakki to pay zakat in Amil Zakat Institutions of Semarang. Suggestions for further research are expected to broaden the scope of research and add internal factors.

© 2017 Universitas Negeri Semarang
INTRODUCTION

Someone who is lucky to get some treasure in essence only receive a deposit as a mandate to be distributed in accordance with the will of the owner that is Allah SWT. Consequently, the person to whom the property is entrusted must fulfill the rules of God both in the development and in its use, among others there is a differentiated obligation to the owner to spend zakat for the welfare of society, and there is maliyah sunnah worship such as shodaqoh and infaq (Zuhri, 2012: 1 ). Zakat, Infaq, and Shadaqah (Zis) is a worship that must be done by someone. Someone who is already Muslim is ordered to pay Zakat, Infaq and Shadaqah (ZIS) with the aim to clean up our property by giving some of our property to the rightful grup to receive Zakat in accordance with His provisions and zakat itself is in the pillars of Islam that we understand there are 5 Pillars. The amount and type of zakat paid has ben set in Islam. All most Muslims also believe that zakat has an important role in economic empowerment of the ummah.

The problems that often arise in the community is the knowledge of Islam deeply and to whom zakat is given to mustahiq directly or vice versa through amil zakat. Indonesia is a country with a Muslim majority, by 2015 the population in Indonesia is 255,708,785 people or 3.49% of the world population and the number of Muslims in Indonesia is 88.1% of the population of Indonesia. With the majority of Muslim population, Indonesia should become a prosperous country in terms of economics if the knowledge of Islam really be a role model, with the above explanation about zakat Indonesia should be prosperous in terms of its economy. The problems that arise in this research are advertising, public relations, direct marketing, and personal selling which becomes one of the external factors owned by amil zakat institution (LAZ) have no effect on the motivation to pay zakat. This research is conducted in different places of LAZ in Semarang therefore the opinion of muzakki to assess the satisfaction of services undertaken by LAZ existing in Semarang certainly different, internal factors of muzakki with variable level of faith and knowledge of zakat and external factors of accountability and transparency of financial reporting influences the motivation to pay zakat.

Al-Qur'an and hadith also mention that the payer of zakat (muzakki) is the party who gets the impact or wisdom to achieve a better quality of life by paying zakat. As Allah Almighty says: " The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing." (Q.S. Al-Baqarah, 2: 261)

The Government of Indonesia has authorized the establishment of zakat amil institutions which are in charge of receiving zakat that must be paid by Muslims that have more wealth or rich. The motivation to pay zakat there are two factors: internal and external factors, for internal factors comes from the characteristics of muzakki and for external factors comes from the Amil Zakat Agencies (BAZ) and Amil Zakat Institutions (LAZ). Internal factors that influence the motivation of muzakki in paying zakat come from the characteristics of muzakki namely the level of faith and knowledge of zakat. Factor level of faith dominates the perception in spending zakat. The higher the level of one's faith, the higher the obligation in spending zakat. The factor of zakat knowledge refers to one's personality to perform Islamic laws as well as in paying zakat on income. Another factor is external factor comes from Amil Zakat Agencies (BAZ) and Amil Zakat Institution (LAZ) that is marketing communication, accountability and transparency of financial statements. Communication has an important role also to socialize with the community, especially to muzakki and mustahiq. Communication means here is marketing communication. The main challenge in marketing is to attract people, that is, to find new ways to attract attention and embed the brand in everyone's mind (Kotler, 2005: 117 in Fiqhyani and Prasetyo, 2014).
Marketing or promotional communications consist of five means of promotion: advertising, sales promotion, public relations, personal selling, and direct marketing called marketing communication mix or promotional mix. Through integrated marketing communications, zakat institutions can inform, persuade, and remind about the services offered to muzakki clearly, consistently and attractively that can motivate them to have the intention of paying Zakat, Infaq, Shadaqah (ZIS) funds and can build trust from muzakki at the agency to manage Zakat, Infaq, Shadaqah (ZIS) funds for the programs of mustahik empowerment (Kotler and Armstrong 2008 in Fiqhyani and Prasetyo, 2014).

Accountability is a way of the responsibility of the management or the recipient of the trust to the giver of the trust on the management of the resources entrusted to him either vertically or horizontally. Traditional definition, accountability is a general term to explain that organizations or companies have fulfilled the mission they carry on (Arifiyadi, 2008: 1 in Endahwati, 2014). Furthermore, the importance of transparency in the context of public services management is open, convenient, and accessible to all those who need it adequately and easily understood. Transparency is built on the freedom of accessing information needed by the community. That is, information relates to the public interest directly can be obtained by those in need. Transparency implies that the annual report is not only made but also be open and accessible to the public (Ratminto, Winarsih, Hidayat, 2005: 8 in Nurhayati, Fadilah, Affandi and Oktaroz, 2014).

The form of government protection to Zakat, Infaq and Shadaqah (ZIS) managers is the Law of the Republic of Indonesia Number 38 Year 1999 concerning Zakat Management, the Decree of Minister of Religious Affair Number 581 Year 1999 on the Implementation of Law Number 38 Year 1999 concerning Zakat Management, and the Decree of Director General of Islamic Community Guidance and Hajj Affairs No. D / 291 of 2000 on Technical Scheme of Zakat Management (Sucipto, 2011: 1 in Endahwati, 2014). Law No. 23 of 2011 on the management of zakat, the goal is in order to the organization of zakat and infak / shodaqoh management can perform its functions according both to religion and state. The law of zakat regulates the functions of zakat and infaq / shodaqoh management organizations under the Badan Amil Zakat Nasional (BAZNAS). Badan Amil Zakat Nasional (BAZNAS) is the institution that is responsible for managing zakat that has national authority. Zakat and infaq / shodaqoh management organizations must report the implementation of collection, distribution, and utilization of zakat which has been audited to the BAZNAS regularly.

The form of accountability is a way of the responsibility of the management or the recipient of the trust to the giver of the trust on the management of the resources entrusted to him either vertically or horizontally. Accountability is a general term to explain that organizations or companies have fulfilled the mission they carry on (Arifiyadi, 2008: 1 in Endahwati, 2014). Furthermore, the importance of transparency in the context of public services management is open, convenient, and accessible to all those who need it adequately and easily understood. Transparency is built on the freedom of accessing information needed by the community. That is, information relates to the public interest directly can be obtained by those in need. Transparency implies that the annual report is not only made but also be open and accessible to the public (Ratminto, Winarsih, Hidayat, 2005: 8 in Nurhayati, Fadilah, Affandi and Oktaroz, 2014).

The Indonesian Institute of Accountants (IAI) as a forum of accountants in Indonesia since 2008 has made the Exposure Draft of Statement of Financial Accounting Standards (ED SFAS) No. 09 Accounting for Zakat and Infaq / Shodaqoh. ED SFAS No. 109 Accounting for Zakat and Infaq / Shadaqah is made with the aim to equate the form of transaction report of zakat and infak / shodaqoh which is increasingly complex. Since 2008 ED SFAS No. 109 Accounting for Zakat and Infaq / Shodaqoh has been made by IAI. In 2010, exactly on April 6, SFAS 109 Accounting for Zakat and Infaq / Shodaqoh has been legalized (Asrori, 2015). Based on the problem, is is needed solution about the motivation of muzakki to pay zakat as well as re-examine variable based on the existing research gap and prove scientifically to strengthen theory with the reality of society so that will become diversified that zakat can be seen from aspect of giver or muzakki. The motivation of muzakki to pay zakat is caused by the formation of Aqeedah on what they have believed that the ruler to zakat is Allah SWT, as has been shown in the pillars of Islam and Al-Quran.

The city of Semarang itself has many Amil Zakat institutions from Semarang city and branches of cities in Indonesia, it shows that Islam in Indonesia is still strong with what they have mandated and sunnahkan certainly dijalaln because of one's great faith. Supported by Theory of Al-Wala, the theory which states that God is the center of the ultimate accountability. A person who has a high level of faith will certainly understand how to act as in the guidelines poured out a Muslim's obligation, ie paying zakat. This is supported by Sidiq (2015) and Kiryanto and Villia Nikmatul Khasanah (2013) which states there is the influence of faith level on the motivation to pay zakat muzakki.
H1: The motivation to pay zakat has a positive effect on the level of faith.

Theory of Planned Behavior is known to influence the motivation of muzakki to pay zakat, their consideration to pay zakat will arise if they know earnestly about the zakat which is commanded by Allah SWT. Knowledge is needed to increase social awareness of society so that automatically heighten its degree both in front of Allah SWT and other human being. This has been supported by the study of Sidiq (2015) which sees the influence of knowledge on the adherence of muzakki in paying zakat.

H2: The motivation to pay zakat has a positive effect on the knowledge of zakat.

Theory of Planned Behavior is known to influence the motivation of muzakki to pay zakat, their consideration to pay zakat will arise if they know earnestly about the zakat which is commanded by Allah SWT. An advertisement that has a positive effect due to access information, advertising design, and advertising messages done well by zakat amil institutions make the motivation of muzakki has a positive effect. This research has been conducted by Milla Rahma Fiqhyany and Ari Prasetyo (2014) entitled The influence of integrated marketing communication to the intention of muzakki to pay zakat, infaq, and shadaqah funds at Nurul Hayat Foundation of Tuban Branch which states that advertising variable has a significant influence on muzakki's intention partially.

H3: The motivation to pay zakat has a positive effect on advertising.

Al-Wala's theory states that God is the ultimate center of accountability. A person who has a high level of faith will certainly understand how to act as in the guidelines poured out a Muslim's obligation, ie paying zakat. Previous research conducted by Milla rahma Fiqhyany and Ari prasetyo (2014) shows that public relations has a significant effect on muzakki's intention to pay zakat, infaq and shadaqah.

H4: The motivation to pay zakat has a positive effect on public relations.

Theory of Planned Behavior is able to show that direct marketing affects the intention of muzakki to pay zakat by using direct channels of consumers to reach and deliver goods and services to customers without using a marketing intermediary, the channels are direct mail, catalogue, telemarketing, and so forth. The statement is supported by the result of research conducted by Milla Rahma Fiqhyany and Ari Prasetyo (2014) which states that direct marketing has no significant effect on the intention of muzakki to pay zakat, infaq and shadaqah.

H5: The motivation to pay zakat has a positive effect on direct marketing.

Theory of Planned Behavior is able to show that personal selling affects the intention of muzakki to pay zakat by means of marketing communications conducted through face-to-face interaction with one or more consumers in order to obtain a direct response from consumers regarding the services offered. Previous research conducted by Milla Rahma Fiqhyany and Ari prasetyo (2014) provides empirical evidence that personal selling has no significant effect on the intention of muzakki to pay zakat, infaq and shadaqah.

H6: The motivation to pay zakat has a positive effect on personal selling.

Shariah Enterprise Theory is able to show that accountability is one of accountability to Allah SWT in carrying out all his duties. Therefore, accountability owned by amil zakat institution can make a person to believe and sincerely wholeheartedly paying zakat in the institution higher. Previous research conducted by Muhammad Munirul Hakim (2014) shows that accountability has a significant effect on the interest of muzakki paying zakat.

H7: The motivation to pay zakat has a positive effect on accountability.

Shariah Enterprise Theory is able to show that the transparency of financial reporting is one of responsibility to Allah SWT in carrying out all his duties. Transparency, therefore, is an effort that deliberately provides all information which is able to be released legally either positive or negative accurately, on time, balanced, and firmly with the aim to improve the ability of public reasoning and maintain the responsibility of the organization for its actions, policies, and practices. Previous research conducted by Muhammad Munirul Hakim (2014) provides empirical evidence that the transparency of financial reporting has a significant effect on the interest of muzakki paying zakat.
H8: Motivation to pay zakat has a positive effect on transparency.

Based on the description above, the theoretical framework of this research is illustrated in Figure 1 below:

```
Figure 1. Theoretical Framework
```

**METHODS**

The data used in this study was primary data obtained with the help of questionnaire and interviews instruments related to research variables. The population in this research was entire muzakki at Institute of Amil Zakat in Semarang City. The sampling technique above used non-probability sampling with accidental sampling type. Accidental sampling was sampling by taking the respondent (sample) who could be reached or met. The sample used in this research was 6 institutions of Amil Zakat using random sampling in accordance with the permit obtained from the amil zakat institution of destination that was Zakat Institution of PKPU, Daarut Tauhid, Rumah Zakat Semarang Branch, Lazis Baitullah, Baznas Kota Semarang and Lazis Unnes. The process of sampling could be seen in Table1.

**Table 1. The Process of Research Sample Perolehan**

<table>
<thead>
<tr>
<th>No</th>
<th>Questionnaires</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sent questionnaires</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>Unreturned questionnaires</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Returned questionnaires</td>
<td>80</td>
</tr>
<tr>
<td>4</td>
<td>Questionnaires that did not meet standart</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>Processed questionnaires</td>
<td>70</td>
</tr>
</tbody>
</table>

Source: Primary data processed, 2016

Data analysis and hypothesis testing in this research used Structural Equation Model-Partial Least Square (SEM-PLS) method with SmartPLS 3.0 data analysis tool. SEM-PLS included an outer model test or measurement model showing how the manifest variable represented latent variables to be measured. Test of outer model or measurement model in it there was validity test and reliability test. The construct used in this research has been valid and reliable because it had outer loading value above 0.5 for validity test and for reliability test every construct showed values of alpha cronbachs and composite
reliability above 0.70. Second, inner models test or structural models that examined the influence of latent variables with constructive variables.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Definition</th>
<th>Indicators</th>
<th>Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motivation to Pay Zakat (Y)</td>
<td>Motivation can be defined as a process whereby individuals recognize their needs and take action to satisfy those needs.</td>
<td>Loyalty, Gratitude, Income, Social, Consequences, Procedure</td>
<td>Likert 1 – 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Belief, Experience / Practice, Appreciation, Knowledge</td>
<td>(Very Not Good, Not Good, Good, Very Good)</td>
</tr>
<tr>
<td>Level of Faith (X1)</td>
<td>Faith is Makrifat with heart, confession with tongue and action with limbs (in other words: Believed in the Heart, spoken orally, and realized by deeds).</td>
<td>The meaning of zakat, Zakat obligation, The legal basis of zakat, The Procedure of Zakat, The Calculation of zakat</td>
<td>Likert 1 – 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Very Low, Low, High, Very High)</td>
</tr>
<tr>
<td>Knowledge about Zakat (X2)</td>
<td>Knowledge can be interpreted as a phenomenon found and obtained by human through observation of reason. When a person uses his or her mind to recognize a certain event that has never been felt before.</td>
<td>Access of information, Advertising design, Advertising message</td>
<td>Likert 1 – 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Strongly Disagree, Disagree, Agree, Strongly Agree)</td>
</tr>
<tr>
<td>Advertising (X3)</td>
<td>Advertising is a non-personal presentation in the form of brochures, banners, magazines or other advertisements media done by Amil Zakat Institution to communicate the services offered to the public.</td>
<td>Communication, Interactive, Security</td>
<td>Likert 1 – 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Strongly Disagree, Disagree, Agree, Strongly Agree)</td>
</tr>
<tr>
<td>Public Relations (X4)</td>
<td>Public relations in this research are programs designed by Amil Zakat Institution to promote and protect the image of the Institute.</td>
<td>Good view, Identity, Good activity, Good relationship, Good understanding</td>
<td>Likert 1 – 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Strongly Disagree, Disagree, Agree, Strongly Agree)</td>
</tr>
<tr>
<td>Direct Marketing (X5)</td>
<td>Direct marketing is the use of direct channels in the form of mail, telephone, email, or internet used by Amil Zakat Institution to communicate directly with consumers.</td>
<td>Communication, Interactive, Security</td>
<td>Likert 1 – 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Strongly Disagree, Disagree, Agree, Strongly Agree)</td>
</tr>
</tbody>
</table>
Personal selling (X6)

Personal selling is marketing communication conducted by Amil Zakat Institution through face-to-face interaction with one or more consumers in order to get direct response from consumers about the services offered.

Accountability (X7)

It is the obligation of the trustee to give accountability, present, report and disclose all the activities which become their responsibility to the giver of trust who has the right and authority to ask the accountability.

Financial Transparency (X8)

Transparency is an effort that deliberately provides all informations which is able to be released legally both positive and negative accurately, on time, balanced, and firmly with the aim to improve the ability of public reasoning and maintain the responsibility of the organization for its actions, policies and practices.

RESULTS AND DISCUSSIONS

Table 3. The Result of the Testing

| Hypothesis | Original Sample (O) | T-Statistics (|O/STERR|) | T-Table | Hypothesis |
|-------------|---------------------|-----------------------------|----------|------------|
| TK -> M     | 0.313               | 2.442                       | 1.96     | H1 = Accepted |
| PTZ -> M    | 0.259               | 2.423                       | 1.96     | H2 = Accepted |
| P -> M      | 0.079               | 0.740                       | 1.96     | H3 = Rejected |
| HM -> M     | -0.064              | 1.347                       | 1.96     | H4 = Rejected |
| PL -> M     | -0.020              | 0.303                       | 1.96     | H5 = Rejected |
| PP -> M     | -0.002              | 0.021                       | 1.96     | H6 = Rejected |
| A -> M      | 0.434               | 3.884                       | 1.96     | H7 = Accepted |
| TPK -> M    | 0.352               | 2.646                       | 1.96     | H8 = Accepted |

Source: Primary data processed, 2016

The level of faith had a positive effect on the motivation of muzakki to pay zakat. Hypothesis one (H1) stated that the level of faith had a positive effect on the motivation of muzakki to pay zakat was accepted. Based on the result of bootstrapping resampling test, it was obtained the value of coefficient parameter equal to 0.313 with t-statistic value of 2.442. This showed that the level of faith had a
significant effect on the motivation of muzakki to pay zakat. The result of this research was in line with
the research concerning the analysis of muzakki’s characteristic and the governance of Amil Zakat
Institution (LAZ) on the motivation to pay Zakat income conducted by Kiryanto and Villia Nikmatul
Khasanah (2013) showed that faith would underlie all individual behaviour. Therefore, when a person’s
faith is getting greater then the possibility to perform religious orders would be greater.

Knowledge about zakat had a positive effect on the motivation of muzakki to pay zakat. Hypothesis two
(H2) stated that knowledge of zakat positively affected to the motivation of muzakki to pay zakat was
accepted. Based on the result of bootstrapping resampling test, the value of coefficient
parameter was 0.259 with the value of t-statistic equal to 2.423. This showed that knowledge about zakat
had a significant effect to the motivation of muzakki to pay zakat. The result of this research was in line
with the research about the influence of zakat knowledge, income level, religiosity, and trust to zakat
management organization on the interest to pay zakat in amil zakat institution conducted by Hanwar
Ahmad Sidiq (2015) and the influence of zakat knowledge, opinion level, and credibility of zakat
management organization to the interest in paying zakat at the zakat amil institution or zakat agency
Aisyah (2014).

Advertising had a positive effect on the motivation of muzakki to pay zakat. Hypothesis three (H3)
stated that advertising had a positive effect on the motivation of muzakki to pay zakat was rejected.
Based on the result of the bootstrapping resampling test, the value of coefficient parameter was 0.079
with the value of t-statistic of 0.740. This showed that advertising had no significant effect on the
motivation of muzakki to pay zakat. The result of this study was not in line with research conducted by
Milla Rahma Fiqhyany and Ari prasetyo (2014) entitled the influence of integrated marketing
communication to the intention of muzakki in paying zakat, infaq, and shadaqah funds at Nurul Hayat
Foundation of Tuban Branch which stated that advertising variable had a significant influence on
muzakki’s intentions partially.

Public relations had a negative effect on the motivation of muzakki to pay zakat. Hypothesis four
(H4) which stated that public relations negatively affected the motivation of muzakki to pay zakat was
rejected. Based on the result of the bootstrapping resampling test, the value of coefficient parameter was 
-0.064 with the value of t-statistic of 1.347. This showed that public relation had no significant effect on the
motivation of muzakki to pay zakat. The result of this study was not in line with research conducted by
Milla Rahma Fiqhyany and Ari prasetyo (2014) entitled the influence of integrated marketing
communication to the intention of muzakki in paying zakat, infaq, and shadaqah funds at Nurul Hayat
Foundation of Tuban Branch which stated that public relations variable had a significant influence on
muzakki’s intentions partially.

Direct marketing had a negative effect on the motivation of muzakki to pay zakat. Hypothesis five
(H5) which stated that direct marketing negatively affected the motivation of muzakki to pay zakat was
rejected. Based on the result of bootstrapping resampling test, the value of coefficient parameter was 
-0.020 with the value of t-statistic equal to 0.303. This showed that direct marketing had no significant
effect on the motivation of muzakki to pay zakat. The result of this study was in line with research
conducted by Milla Rahma Fiqhyany and Ari prasetyo (2014) entitled the influence of integrated
marketing communication to the intention of muzakki in paying zakat, infaq, and shadaqah funds at Nurul Hayat
Foundation of Tuban Branch which stated that direct marketing variables had a
insignificant influence on muzakki’s intentions partially.

Personal selling had a negative effect on the motivation of muzakki to pay zakat. Hypothesis six
(H6) which stated that personal selling negatively affected the motivation of muzakki to pay zakat was
rejected. Based on the result of bootstrapping resampling test, the value of coefficient parameter was 
-0.002 with the value of t-statistic equal to 0.021. This showed that personal selling had no significant
effect on the motivation of muzakki to pay zakat. The result of this research was in line with research
conducted by Milla Rahma Fiqhyany and Ari prasetyo (2014) entitled the influence of integrated
marketing communication to the intention of muzakki in paying zakat, infaq, and shadaqah funds at Nurul Hayat Foundation of Tuban Branch which stated that variable of personal selling had no significant influence on muzakki’s intention partially.

Accountability had a positive effect on the motivation of muzakki to pay zakat. Hypothesis seven (H7) which stated that accountability had a positive effect on the motivation of muzakki to pay zakat was accepted. Based on the result of bootstrapping resampling test, the value of coefficient parameter was 0.434 with the value of t-statistic equal to 3.884. This showed that accountability had a significant effect on the motivation of muzakki to pay zakat. The result of this research was not in line with research conducted by Nunung Nurhayati, Sri Fadilah, Affandi Iss, Magnaz Lestira Oktaroza (2014) entitled the influence of accounting information quality, accountability and transparency of financial reporting on the level of zakat fund revenues in Amil Zakat Agency (BAZ) in West Java. The result was the absence of the influence of financial reporting accountability to the level of zakat fund acceptance.

Transparency of financial reporting had a positive effect on the motivation of muzakki to pay zakat. Hypothesis eight (H8) which stated that the transparency of financial reporting positively affected the motivation of muzakki paying zakat was rejected. Based on the result of bootstrapping resampling test, it was obtained coefficient parameter value of 0.352 with t-statistic value of 2.646. This showed that the transparency of financial reporting had a significant effect on the motivation of muzakki to pay zakat. The result of this research was not in line with the research conducted by Nunung Nurhayati, Sri Fadilah, Affandi Iss, Magnaz Lestira Oktaroza (2014) entitled the influence of accounting information quality, accountability and transparency of financial reporting on the level of zakat fund revenues in Amil Zakat Agency (BAZ) in West Java showed significant influence of transparency to the level of zakat fund revenues in BAZNAS district and city in West Java province.

CONCLUSIONS

The conclusions from the results of this study is the level of faith, knowledge of zakat, accountability, and transparency of financial reporting have a positive and significant effect on the motivation to pay zakat. While the variables of advertising, public relations, direct marketing and personal selling have a negative relationship to the motivation to pay zakat at Amil Zakat Institution (LAZ) in Semarang City. Suggestions that writers can give for further research is further research can be able to add internal and external variables from muzakki and add other zakat amil institutions. The use of the instrument is not just questionnaire, it can also be conducted an interview directly with the speaker in order to obtain more accurate results and no perception (view) that is different between respondents and researchers.

REFERENCES


Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat. Jakarta

Undang-Undang Republik Indonesia Nomor 38 Tahun 1999 tentang Pengelolaan Zakat. Jakarta


