



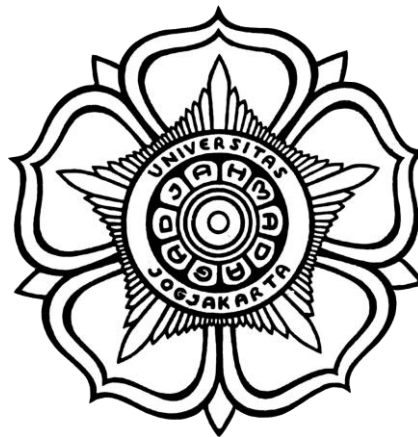
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Zakat profesi di Indonesia. Studi empiris lembaga amil zakat dan muzakki
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RINGKASAN

ZAKAT PROFESI DI INDONESIA
Studi Empiris Lembaga Amil Zakat dan Muzakki

Disertasi
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mencapai derajat S-3
Program Studi Perekonomian Islam dan Industri Halal



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A. LATAR BELAKANG

Sebagai salah satu rukun Islam zakat diakui sebagai suatu instrumen yang sangat potensial di dalam mengatasi problematika ekonomi umat (Abdullah et al., 2015; Ayuniyyah et al., 2018; Ben Jedidia & Guerbouj, 2021; Hafidhuddin, 2008; Khotib, 2019). Potensinya yang sangat besar membuat banyak pihak berupaya menarik manfaat yang besar dengan mendirikan lembaga-lembaga pengumpul zakat.

Untuk menertibkan proses pengumpulan zakat dan mengelolanya agar manfaat zakat dapat lebih dirasakan oleh umat secara lebih luas dan lebih berdayaguna Pemerintah mengaturnya dengan menerbitkan undang-undang tentang pengelolaan zakat dan mendirikan lembaga yang khusus menangani pengelolaan zakat. Lembaga tersebut bernama Badan Amil Zakat Nasional (BAZNAS) yang struktur kepengurusannya dibuat secara hirarki mengikuti hirarki wilayah pemerintahan, sehingga ketika di Pusat terdapat Baznas Pusat, maka di tingkat provinsi dan kabupaten/kota terdapat Baznas Provinsi dan Baznas Kabupaten/Kota. (UU Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat, 2011).

Jika di Pusat dan daerah yang sudah maju, kampanye pengumpulan zakat oleh Baznas banyak menysar ke bidang usaha dan industri, sehingga fokusnya lebih banyak kepada zakat niaga (tjajah), maka Baznas di daerah-daerah yang masih terbelakang dan berkembang lebih banyak menysar kepada orang-orang kaya yang mayoritas adalah para pegawai dan karyawan, sehingga fokusnya lebih banyak kepada zakat penghasilan atau lebih populer dengan istilah Zakat Profesi (Baznas, 2022).



Zakat Profesi di Indonesia menjadi polemik sejak diangkat oleh Yusuf Qardawi di dalam bukunya “Hukum Zakat” (Qardawi, 2002) hingga saat ini. Yang tidak setuju beralasan bahwa zakat termasuk ibadah yang harus ada pernyataan dari Rasulullah saw. dan zakat profesi tidak disebutkan, sedang yang setuju beralasan bahwa zakat termasuk cara pengembangan ekonomi umat.

Basnaz mengumumkan bahwa potensi zakat sangat besar, mencapai ratusan triliun rupiah, lebih separuhnya berasal dari zakat profesi (Baznas, 2019; Sutomo et al., 2015; Zen, 2014). Peranan zakat profesi sangat vital untuk meraih potensi zakat tersebut. Sayangnya polemik zakat profesi yang telah berlangsung lama tersebut tidak didukung dengan penjelasan yang total yang menyebabkan kebingungan muzakki. Misal dari penjelasan yang tidak total tersebut adalah pembahasan konseptual saja tentang zakat profesi, pembahasan zakat profesi secara parsial di daerah tertentu yang terbatas, pembahasan tentang OPZ saja atau muzakki saja. Untuk itulah disertasi ini terwujud dengan pengkajian yang utuh menyangkut OPZ dan muzakki, penelitian yang mencakup seluruh wilayah nasional, dan merupakan penelitian empiris yang alat analisisnya menggunakan triangulasi, *Data Envelopment Analysis* (DEA), Analisis Faktor, *Customer Satisfaction Index* (CSI), dan *Importance Performance Analysis* (IPA).

B. TINJAUAN PUSTAKA

1. Zakat Profesi

Zakat Profesi merupakan bagian daripada zakat secara umum, untuk itu semua dalil kewajiban zakat, baik berupa ayat Al-Qur’an ataupun hadits Nabi,



terkena juga pada kewajiban Zakat Profesi. Di antaranya adalah firman Allah SWT di dalam Surat Al-Baqarah ayat 267 dan hadits Rasulullah saw. sebagai berikut:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ

Hai orang-orang yang beriman, nafkahkanlah (di jalan Allah) sebagian dari hasil usahamu yang baik-baik! (Zuhaili et al., 2009)

من استفاد مالا فلا زكاة عليه حتى يحول عليه الحول عند ربه

Siapa yang memperoleh kekayaan maka tidak ada kewajiban zakatnya sampai lewat setahun di sisi Tuhannya.” (HR. Tirmidzi) (Hadits, 2022)

Zakat profesi mengemuka semenjak Yusuf Qardhawi (1926-2022) mengangkatnya dalam buku Hukum Zakat, beliau beralasan bahwa harta kekayaan yang didapatkan atau dihasilkan dari berbagai pekerjaan selain pertanian, peternakan, dan perdagangan oleh (Qardawi, 2002) dikelompokkan menjadi dua kelompok:

- a. Penghasilan yang didapatkan oleh seseorang yang bekerja sendiri memanfaatkan keahlian yang dimiliki disebut dengan penghasilan profesional.
- b. Penghasilan yang didapatkan oleh seseorang yang bekerja kepada pihak lain disebut dengan pendapatan rutin seperti gaji, upah, atau honorarium.

Penghasilan dari kedua jenis sumber tersebut dibahas dalam satu bab tersendiri dengan nama Zakat Pencarian dan Profesi. Kekayaan yang dimaksud seperti yang diisyaratkan di dalam Al-Qur'an Surat Al-Baqarah 267: Infakkanlah sebagian dari hasil usahamu yang baik dan sebagian dari apa yang Kami keluarkan dari bumi untukmu (Zuhaili et al., 2009). Kasab berarti usaha untuk mencari rezeki dan penghidupan (Al-Maany, 2022).

Di Indonesia, perbedaan pendapat tentang zakat profesi terjadi pada hukumnya, analogi (qiyas)nya, dan pada teknis pelaksanaannya. Ada yang mendukungnya, ada pula yang menentangnya. Tentang hukumnya, perselisihan sama dengan perselisihan ulama pada umumnya, yakni bahwa zakat profesi sesuatu yang baru. Pada analoginya, zakat profesi diqiyaskan secara tidak konsisten. Ada yang mengqiyaskan ke zakat hasil pertanian, khususnya pada nishab dan haulnya, ada yang mengqiyaskannya kepada zakat uang, khususnya pada kadar zakatnya. Tentang teknis pelaksanaannya, ada zakat profesi yang dipotong oleh bendahara waktu pembagian gaji/honorarium sehingga zakat profesi dibayar setiap bulan (Hadi, 2010) Namun begitu, Majelis Ulama Indonesia (MUI) melalui fatwanya nomor 3 tahun 2003 tentang Zakat Penghasilan telah mewajibkan zakat penghasilan yang menurut ketentuan pertama adalah setiap pendapatan seperti gaji, honorarium, upah, jasa, dan lain-lain yang diperoleh dengan cara halal, baik rutin seperti pejabat negara, pegawai atau karyawan, maupun tidak rutin seperti dokter, pengacara, konsultan, dan sejenisnya, serta pendapatan yang diperoleh dari pekerjaan bebas lainnya, Keterangan tersebut menjelaskan kata profesi.

Pemerintah kemudian memperkuat dengan menerbitkan Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat. Undang-Undang tersebut kemudian dilengkapi dengan Peraturan Pemerintah Nomor 14 Tahun 2014 tentang Pelaksanaan Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat, Peraturan Menteri Agama Nomor 52 Tahun 2014 tentang Syarat dan Tata Cara Penghitungan Zakat Mal dan Zakat Fitrah serta

Pendayagunaan Zakat untuk Usaha Produktif sebagaimana telah diubah dengan Peraturan Menteri Agama Nomor 69 Tahun 2015 tentang Perubahan atas Peraturan Menteri Agama Nomor 52 Tahun 2014 tentang Syarat dan Tata Cara Penghitungan Zakat Mal dan Zakat Fitrah serta Pendayagunaan Zakat untuk Usaha Produktif dan Peraturan Menteri Agama Nomor 31 Tahun 2019 tentang Perubahan atas Peraturan Menteri Agama Nomor 52 Tahun 2014 tentang Syarat dan Tata Cara Penghitungan Zakat Mal dan Zakat Fitrah serta Pendayagunaan Zakat untuk Usaha Produktif. Seperangkat peraturan perundang-undangan ini memperkuat posisi zakat profesi di Indonesia.

2. Amil Zakat

Dalam Al-Qur'an surat At-Taubah ayat 60 Allah menjelaskan kelompok-kelompok yang berhak menerima zakat dengan firman-Nya:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ

السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Sesungguhnya zakat-zakat itu, hanyalah untuk orang-orang fakir, orang-orang miskin, pengurus-pengurus zakat, para mu'allaf yang dibujuk hatinya, untuk (memerdekakan) budak, orang-orang yang berhutang, untuk jalan Allah dan untuk mereka yuang sedang dalam perjalanan, sebagai suatu ketetapan yang diwajibkan Allah, dan Allah Maha Mengetahui lagi Maha Bijaksana. (Zuhaili et al., 2009)

Ada 8 kelompok (*ashnaf*) yang berhak menerima (*mustahik*) zakat yang disebut oleh Allah. Kepada merekalah zakat yang terkumpul ditasharrufkan.

Mereka adalah:

- 2.1. Faqir, yakni orang muslim yang miskin ekstrim atau miskin parah.
- 2.2. Miskin. Keadaan mereka lebih baik daripada faqir tetapi masih hidup di bawah atau sekitar garis kemiskinan.

- 2.3. Amil Zakat. yakni orang muslim yang mengkhususkan diri untuk mengelola tasharruf zakat kepada para mustahik.
- 2.4. Mu'allaf (*mu'allafatu qulubuhum*), orang yang dibujuk hatinya bagi kepentingan Islam.
- 2.5. Budak (*fir riqab*), digunakan untuk membebaskan budak muslim.
- 2.6. Orang muslim yang dililit hutang (*gharim*).
- 2.7. Orang yang di jalan Allah (*fi sabilillah*).
- 2.8. Musafir yang kehabisan bekal (*ibnu sabil*).

Satu dari delapan kelompok tersebut adalah mereka yang mengurus zakat yang kemudian disebut dengan amil zakat, bisa perorangan, bisa berbentuk badan atau organisasi. (Tafsirq, 2022; Tafsirweb, 2022). Badan atau organisasi tersebut dinamakan Organisasi Pengelola Zakat (OPZ) yang struktur kepengurusannya dibuat secara hirarki mengikuti hirarki wilayah pemerintahan (UU Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat, 2011).

3. Muzakki

Salah satu rukun zakat adalah muzakki, yaitu orang yang berzakat, atau orang yang hartanya wajib zakat. Syarat yang melekat pada muzakki adalah:

- 3.1. Muslim, yakni beragama Islam.
- 3.2. Aqil, yakni memiliki akal yang sehat.
- 3.3. Baligh, yakni sudah cukup umur.
- 3.4. Memiliki harta dengan pemilikan penuh, yakni bukan utang.
- 3.5. Memiliki harta yang mencapai nishab, kecuali harta pertambangan dan temuan yang tidak disyaratkan nishab.

3.6. Memiliki harta yang mencapai haul (satu tahun qamariyah) kecuali harta pertanian, pertambangan, dan temuan yang tidak disyaratkan haul.

Kepemilikan harta secara penuh yang sudah mencapai nishab (batas minimal harta wajib zakat) dan haul menunjukkan bahwa orang tersebut kaya, sedangkan zakat hanya diwajibkan atas orang kaya. Orang tersebut dinamakan dengan muzakki, atau orang yang berzakat (Juzairi, 2015; Khalaf, 2018; Qardawi, 2002; Sabiq, 1983; Zuhaili, 1985).

4. Efisiensi

Efisiensi adalah cara mencapai tujuan suatu program tanpa mengeluarkan atau menggunakan sumberdaya yang dimiliki secara berlebihan (Sadikin, 2005). Sumber daya adalah segala sesuatu yang berhubungan dengan pencapaian tujuan, seperti biaya, tenaga kerja, waktu, dan sebagainya. Hal yang sama juga dikemukakan oleh Ryandono dkk. (2023) bahwa efisiensi bertujuan untuk memperoleh output yang optimal dengan menggunakan sejumlah sumber daya sehemat mungkin.

Dalam konteks zakat, efisiensi mengacu pada jumlah maksimum pendapatan zakat yang dapat dikumpulkan dan didistribusikan dengan menggunakan beberapa sumber. Manajemen yang efisien akan memastikan pengumpulan dan pendistribusian zakat yang optimal, serta target yang jelas (Sari, 2013). Lembaga zakat yang tidak efisien dan kurangnya transparansi dalam pendistribusian zakat menyebabkan hilangnya kepercayaan masyarakat (Al-Mamun et al., 2019). Hal ini bahkan dapat menghambat pengumpulan zakat (Abioye et al., 2011).

Efisiensi dapat diukur menggunakan alat yang bernama *Data Envelopment Analysis* (DEA) (Akbar et al., 2019; Boejang et al., 2019; Santoso et al., 2017). Komponen yang harus ada di dalam DEA adalah:

- 4.1. *Decission Making Unit* (DMU) yang menjadi objek penelitian, dalam hal ini lembaga amil zakat;
- 4.2. Input, Penerimaan zakat oleh lembaga amil zakat dan biaya yang digunakan oleh Amil; dan
- 4.3. Output, Besaran tasharruf zakat oleh lembaga amil zakat.

5. Faktor-Faktor Perilaku

Fishbein & Azjen (1975) mengemukakan bahwa hubungan antara niat dan perilaku manusia dipengaruhi oleh beberapa faktor, yaitu *attitude toward the behavior* (sikap terhadap perilaku) dan *subjective norms* (norma subyektif). Teori ini dinamakan dengan *Theory of Reasoned Action* (TRA) atau Teori Tindakan Beralasan. Tetapi Ajzen mendapatkan bahwa TRA akan berlaku jika perilaku tersebut berada di bawah kontrol manusia, namun tidak bisa menjelaskan jika perilaku tersebut tidak sepenuhnya berada di bawah kendali manusia, karena terdapat faktor yang dapat menghambat atau memfasilitasi niat seseorang ke dalam perilaku. Ajzen (1985) kemudian menambah satu faktor lagi, yaitu *perceived behavioral control* (kontrol perilaku yang dirasakan). Penambahan faktor tersebut memperluas TRA menjadi *Theory of Planned Behavior* (TPB) atau Teori Perilaku Berencana. Di dalam TPB (Ajzen, 1991) terdapat tiga faktor yang mempengaruhi intensi seseorang, yaitu:

- 5.1. *Attitude toward The Behavior*, atau Sikap terhadap Perilaku.

5.2. *Subjective Norms* atau norma-norma subyektif.

5.3. *Perceived Behavioral Control* atau kontrol perilaku yang dirasakan,

6. Kepuasan

Kepuasan pengguna jasa adalah kondisi kejiwaan ketika ekspektasi atau harapan yang dimiliki oleh pengguna jasa dipenuhi oleh kinerja atau performansi lembaga atau perusahaan (Fida et al., 2020; Nurhayati et al., 2018). Kepuasan pengguna jasa dapat diukur dengan cara perbandingan antara harapan dan kinerja disebut dengan *Customer Satisfaction Index* (CSI) dan *Importance Performance Analysis* (IPA) (Abalo et al., 2007). Kedua alat tersebut digunakan untuk mengukur dimensi pelayanan yang dikenal dengan *Servqual* yang dikembangkan oleh A. Parasuraman, Valarie A. Zeithaml, dan Leonard L. Berry (Parasuraman et al., 1988). Dimensi tersebut adalah:

6.1. *Tangibles*, bukti nyata.

6.2. *Reliability*, keandalan.

6.3. *Responsiveness*, daya tanggap.

6.4. *Assurance*. Jaminan.

6.5. *Emphaty*, empati.

C. LANDASAN TEORI

Kepercayaan adalah sebuah kata kunci bagi mereka menitipkan zakatnya kepada organisasi pengelola zakat (OPZ). Semakin besar kepercayaan pembayar zakat kepada OPZ tersebut maka semakin banyak pembayar zakat yang menitipkan zakatnya, semakin banyak penerimaan zakat yang mampu dikumpulkan oleh OPZ, dan semakin banyak pula program yang bisa dijalankan di dalam menyalurkan



zakat kepada mereka yang berhak menerima zakat. Untuk itulah masalah kepercayaan kepada OPZ menjadi perhatian para penulis di beberapa negara Islam dan menyarankan agar OPZ memberikan perhatian yang cukup terhadap hal-hal yang dapat meningkatkan kepercayaan tersebut (Abioye et al., 2013; Bin-Nashwan et al., 2021; Owoyemi, 2020; Yenti et al., 2022). Kepercayaan terhadap OPZ tersebut terkait dengan posisi OPZ, baik secara syariah maupun konstitusinya; dengan efisiensi OPZ dalam mengelola zakat; pemahaman tentang faktor kepatuhan muzakki dalam menunaikan zakat profesi; dan kepuasan muzakki terhadap kinerja OPZ.

Dalam hal posisi OPZ antara muzakki (pembayar zakat) dan mustahik (orang yang berhak menerima zakat) menurut Aziz & Sholikah (2014) dan Riyadi (2016) sangat kuat dengan menyebutkan ayat Al-Qur'an surat At-Taubah ayat 60 dan Undang-Undang nomor 23 tahun 2011 tentang Pengelolaan Zakat. Dalam hal efisiensi Sari (2013) menegaskan bahwa manajemen yang efisien akan memastikan pengumpulan dan distribusi zakat yang optimal tersebut, serta pada target yang jelas, Al-Mamun et al. (2019) mengaminkan pernyataan Sari dengan mengatakan bahwa OPZ yang tidak efisien dan kurang transparan dalam pendistribusian zakat menyebabkan hilangnya kepercayaan masyarakat. Al-Ayubi et al. (2018) dan Ryandono et al. (2023) menggunakan *Data Envelopment Analysis* (DEA) untuk pengukuran efisiensi OPZ

Dalam hal memahami faktor kepatuhan muzakki dalam menunaikan zakat beberapa penulis menggunakan *Theory of Planned Behavior* (TPB) seperti Andam & Osman, (2019), Bin-Nashwan et al. (2021), Haji-Othman et al. (2021) Rehman



et al. (2021), Saad et al. (2018), dan Wahab (2016). Mayoritas penelitian tersebut berkesimpulan bahwa kepatuhan menunaikan zakat didorong oleh faktor religiusitas atau faktor TPB yang berkaitan dengan religiusitas.

Dalam hal kepuasan muzakki terhadap kinerja OPZ Sutomo et al. (2015) dan Nurhayati et al., (2018) menguraikan dimensi pelayanan dalam *ServQual* yang kemudian dianalisis dengan *Customer Satisfaction Index (CSI)* dan *Importance and Performance Analysis (IPA)* (Abd. Wahab et al., 2016, 2017; Anshory et al., 2021).

D. METODOLOGI PENELITIAN

Penelitian yang menggunakan metode campuran ini menyoroti dua populasi yang terkait dengan zakat profesi, yaitu OPZ dan muzakki. Populasi pertama adalah OPZ berskala nasional yang berjumlah 38 buah. Metode sampling yang digunakan adalah purposive sampling dengan beberapa kriteria. Ada 6 OPZ yang dapat memenuhi kriteria tersebut, yakni Badan Amil Zakat Nasional, Lazis Muhammadiyah, Lazis NU, Laznas Baitul Mal Hidayatullah, Dompot Dhuafa, dan Rumah Zakat. Data sampel OPZ dikumpulkan melalui wawancara dan dokumentasi terhadap website dan laporan keuangan teraudit. Wawancara dan dokumentasi tersebut dianalisis dengan triangulasi untuk pemetaan OPZ, sedangkan laporan keuangan dianalisis dengan *Data Envelopment Analysis (DEA)* untuk pengukuran efisiensi OPZ.

Populasi kedua adalah para muzakki zakat profesi di Indonesia. Metode sampling yang digunakan adalah purposive sampling dengan beberapa kriteria, ada 400 orang sampel muzakki yang memberikan jawaban terhadap Kuesioner yang dikirim kepada mereka melalui media massa. Jawaban responden dianalisis dengan



Analisis Faktor untuk memahami faktor yang mendorong kepatuhan menunaikan zakat dan dianalisis dengan *Customer Satisfaction Index* (CSI) dan *Importance and Performance Analysis* (IPA) untuk mengukur kepuasan muzakki terhadap kinerja OPZ.

E. HASIL PENELITIAN

1. Pemetaan OPZ

Hasil triangulasi terhadap data tentang OPZ yang dikaji fokus kepada posisi OPZ sebagai berikut:

- 1.1. OPZ adalah perantara antara muzakki dan mustahik. Keberadaan OPZ bukan syarat sahnya zakat. Pembayar zakat bisa langsung menyalurkan zakat ke penerima zakat. Eksistensi OPZ dikuatkan oleh QS. At-Taubah 60 dan UU no. 23 th. 2011 tentang Pengelolaan Zakat
- 1.2. Bagi *muzakki*: OPZ menguatkan kepercayaan muzakki dan mempermudah *muzakki* dalam menunaikan zakat.
- 1.3. Bagi *mustahik*: OPZ mengadakan program pemberdayaan zakat bagi *mustahik*.
- 1.4. Bagi negara Indonesia; OPZ dapat dijadikan mitra pemerintah dalam pengentasan kemiskinan.
- 1.5. OPZ menarik Zakat Profesi sesuai dengan fatwa MUI nomor 3/2003, tetapi Zakat Profesi digabung dengan zakat mal sesuai pengelompokannya. Laporan keuangan mempedomani PSAK 109

1.6. Baznas dan LAZ bergerak bukan di zakat saja, tetapi juga di infak dan shadaqah, termasuk di Dana Sosial Keadamaan Lain (DSKL). Baik di dalam pengumpulan maupun di dalam penyaluran.

2. Efisiensi OPZ

2.1. Analisa DEA *One-Stage* menyatakan bahwa dari tahun 2017 sampai 2021 efisiensi dicapai oleh enam (enam) OPZ sampel secara fluktuatif.

Tabel 2.1. Hasil One Stage DEA dengan Orientasi Input

OPZ / Tahun	2017	2018	2019	2020	2021
Baznas	0,870	1,000	1,000	1,000	1,000
Lazismu	1,000	1,000	1,000	1,000	0,895
LazisNU	1,000	0,841	0,908	1,000	1,000
Laznas BMH	1,000	1,000	1,000	1,000	1,000
Dompot Dhuafa	1,000	0,759	1,000	0,775	1,000
Rumah Zakat	1,000	0,909	1,000	1,000	0,994

Tabel 2.2. Hasil One Stage DEA dengan Orientasi Output

OPZ / Tahun	2017	2018	2019	2020	2021
Baznas	0,980	1,000	1,000	1,000	1,000
Lazismu	1,000	1,000	1,000	1,000	0,892
LazisNU	1,000	0,779	0,923	1,000	1,000
Laznas BMH	1,000	1,000	1,000	1,000	1,000
Dompot Dhuafa	1,000	0,764	1,000	0,827	1,000
Rumah Zakat	1,000	0,912	1,000	1,000	0,994

2.2. Analisa DEA Malmquist menyatakan bahwa selama lima tahun yang dikaji (2017 – 2021) perubahan efisiensi yang dicapai oleh enam (enam) OPZ sampel adalah baik.

Table 2.3. Hasil DEA Malmquist terhadap 6 OPZ 2017-2021

OPZ	effch	techch	pech	sech	tfpch
BAZNAS	1,033	0,995	1,035	0,998	1,028
Lazismu	1,017	0,993	0,973	1,046	1,010
LazisNU	1,000	1,095	1,000	1,000	1,095
Laznas BMH	1,000	1,000	1,000	1,000	0,999
Dompot Dhuafa	1,056	1,008	1,000	1,056	1,064
Rumah Zakat	0,998	0,994	0,999	1,000	0,992

2.3. Analisis DEA menyatakan bahwa enam (enam) OPZ sampel adalah efisien.

3. Faktor Kepatuhan Menunaikan Zakat Profesi

3.1. Analisis Faktor membentuk 4 faktor baru dengan Loading terbesar secara berurutan adalah: religiusitas, kemauan, kesadaran, dan pemahaman.

Tabel 3.1. Pembentukan Faktor Baru

FAKTOR	KOMPONEN	NILAI	TOPIK
1	SN03	0,891	Kewajiban zakat profesi
	ATB04	0,872	Zakat profesi adalah ajaran agama
	ATB05	0,861	Kewajiban zakat secara umum
	ATB02	0,770	Zakat profesi sebagai bagian dari zakat umum
2	SN12	0,909	Kesadaran sendiri membayar zakat profesi
	ATB11	0,860	Tidak menunggu surat edaran dari atasan kerja
	PBC10	0,860	Besaran pendapatan menentukan besaran zakat
3	ATB08	0,868	Zakat profesi wajib karena saya kaya
	SN07	0,796	Tidak menunaikan zakat profesi adalah kesalahan
4	SN18	0,857	Membayar zakat profesi karena pendidikan
	PBC09	0,782	Membayar zakat profesi karena mencapai nishab

3.2. Semua faktor TPB memberi kontribusi positif pada pembentukan faktor baru tersebut.

3.3. Kontributor terbesar bagi pembentukan faktor baru tersebut secara berurutan adalah: *Subyektive Norms* (SN), *Attitude toward Behavior* (ATB), dan *Perceived Behavior Control* (PBC).

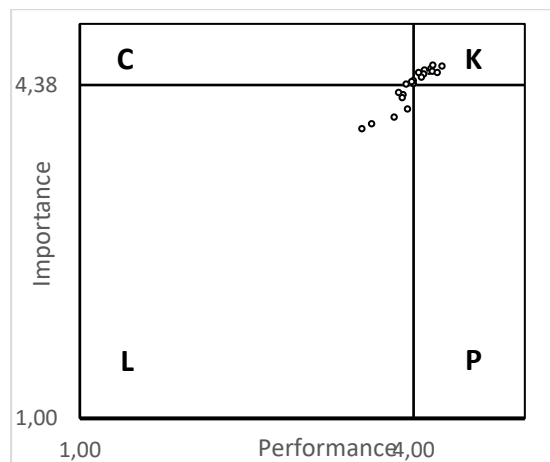
4. Faktor Kepatuhan Menunaikan Zakat Profesi

4.1. CSI menganalisa bahwa kepuasan muzakki terhadap kinerja OPZ sebesar 87,7% yang berarti sangat puas.

Tabel 4.1. Kepuasan

No	Dimensi	CSI	Kriteria
1	Tangibles	89.0%	Sangat Puas
2	Reliability	86.0%	Sangat Puas
3	Assurance	86.8%	Sangat Puas
4	Empathy	89.2%	Sangat Puas
5	Responsiveness	88.0%	Sangat Puas
	Keseluruhan	87.7%	Sangat Puas

4.2. IPA menganalisa terdapat 4 (empat) atribut yang berada di kuadran C (*concentrate here*) yang meunutut perhati OPZ demi kepuasan muzakki. 11 atribut berada di kuadran K (*keep up the good work*) dimana kinerja OPZ sudah baik, 7 atribut di kuadran L (*low priority*) dimana kinerja OPZ sudah baik, 7 atribut di kuadran L (*low priority*) dimana kinerja OPZ masih rendah tetapi tidak dituntut oleh muzakki, dan tidak ada atribut fi kuadran P (*possibly overkill*) dimana kinerja OPZ cukup baik sementara tuntutan muzakki tidak terlalu banyak.



Gambar 4.1. Matriks Kepentingan Kinerja

F. SIMPULAN

1. Posisi opz antara muzakki dan mustahik sangat kuat.
2. 6 OPZ yang menjadi sampel penelitian ini efisien dalam mengelola zakat..



3. faktor utama dari kepatuhan muzakki dalam menunaikan zakat profesi adalah faktor religiusitas, disusul oleh faktor kemauan, faktor kesadaran, dan faktor pemahaman. Kontributor utama bagi faktor-faktor tersebut adalah Faktor Sikap terhadap Perilaku disusul oleh faktor Norma-Norma Subyektif dan faktor Kontrol Perilaku Dirasakan.
4. Para pembayar zakat profesi di Indonesia ternyata sangat puas terhadap OPZ yang mengelola zakat profesi mereka. Namun begitu ada unsur layanan OPZ yang harus diperbaiki dan ditingkatkan, yaitu keberadaan auditor, pemahaman amil tentang risiko dan manajemennya, keberadaan rencana strategis, dan keberadaan program edukasi..

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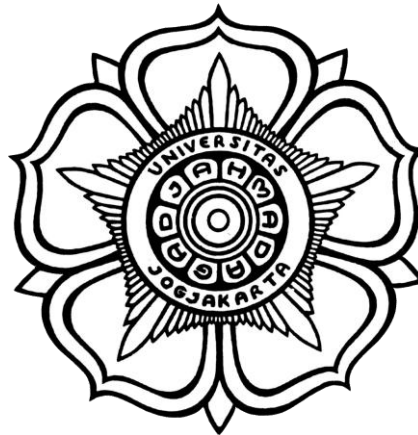
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SUMMARY

PROFESSIONAL ZAKAT IN INDONESIA
Empirical Study of Amil Zakat Institution and Muzakki

Dissertation
to fulfill some of the requirements
to achieve the degree of S-3
Study Program of Islamic Economics and Halal Industry



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A. BACKGROUND

As one of the pillars of Islam, Zakat is recognized as a very potential instrument in overcoming the economic problems of the ummah (Abdullah et al., 2015; Ayuniyyah et al., 2018; Ben Jedidia & Guerbouj, 2021; Hafidhuddin, 2008; Khotib, 2019). Its enormous potential makes many parties try to attract great benefits by establishing zakat collecting institutions.

In order to regulate the process of collecting zakat and managing it so that the benefits of zakat can be felt more widely and more empowered, the Government regulates it by issuing a law on the management of zakat and establishing an institution that specifically handles the management of zakat. The institution is called the National Amil Zakat Agency (BAZNAS) whose management structure is made hierarchically following the hierarchy of the government area, so that when there is a Central Baznas at the Center, then at the provincial and district/city levels there are Provincial Baznas and Regency/City Baznas. (Law Number 23 of 2011 concerning Zakat Management, 2011).

If in the central and developed regions, the zakat collection campaign by Baznas targets many business and industrial sectors, so that the focus is more on commercial zakat (tjarah), then Baznas in areas that are still underdeveloped and developing targets rich people who are mostly employees and employees, so the focus is more on income zakat or more popularly known as Professional Zakat (Baznas, 2022).

Professional Zakat in Indonesia has become a polemic since it was raised by Yusuf Qardawi in his book "The Law of Zakat" (Qardawi, 2002) until now.



Those who disagree argue that zakat is a form of worship that must be a statement from the Prophet (saw) and professional zakat is not mentioned, while those who agree argue that zakat is a way of economic development for the people.

Basnaz announced that the potential for zakat is very large, reaching hundreds of trillions of rupiah, more than half of which comes from professional zakat (Baznas, 2019; Sutomo et al., 2015; Zen, 2014). The role of professional zakat is very fit to achieve the potential of zakat. Unfortunately, the long-running polemic of professional zakat is not supported by a total explanation that causes confusion among the muzakki. For example, from the incomplete explanation, it is only a conceptual discussion of professional zakat, a partial discussion of professional zakat in certain limited areas, a discussion of ZMO only or muzakki only. For this reason, this dissertation is realized with a complete study regarding ZMO and muzakki, research that covers the entire national area, and is an empirical research whose analysis tool uses triangulation, *Data Envelopment Analysis* (DEA), Factor Analysis, *Customer Satisfaction Index* (CSI), and *Importance Performance Analysis* (IPA).

B. LITERATURE REVIEW

1. Professional Zakat

Professional Zakat is part of zakat in general, for that all the postulates of zakat obligation, whether in the form of verses of the Qur'an or the hadith of the Prophet, are also subject to the obligation of Professional Zakat. Among them are the words of Allah SWT in Surah Al-Baqarah verse 267 and the hadith of the Prophet (peace be upon him) as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ

O you who have believed, make a living (in the way of Allah) a portion of the fruits of your good deeds! (Zuhaili et al., 2009)

من استفاد مالا فلا زكاة عليه حتى يحول عليه الحول عند ربه

Whoever obtains wealth has no obligation of zakat until a year has passed by his Lord." (HR.Tirmidhi) (Hadith, 2022)

Zakat has emerged as a profession since Yusuf Qardhawi (1926-2022) raised it in the book *Zakat Law*, he reasoned that wealth obtained or produced from various jobs other than agriculture, livestock, and trade by (Qardawi, 2002) grouped into two groups:

- a. The income earned by someone who works alone using their skills is called professional income.
- b. The income earned by someone who works for another party is called regular income such as salary, wages, or honorariums.

Income from these two types of sources is discussed in a separate chapter called *Zakat for Research and Profession*. The wealth in question is hinted at in the Qur'an Surah Al-Baqarah 267: Infuse part of the fruits of your good efforts and part of what We have brought out of the earth for you (Zuhaili et al., 2009). *Kasab* means effort to earn sustenance and livelihood (Al-Maany, 2022).

In Indonesia, differences of opinion about professional zakat occur in the law, the analogy (*qiyas*), and in the technicalities of its implementation. Some support it, some oppose it. Regarding the law, the dispute is the same as the dispute of scholars in general, namely that zakat is a new profession. By analogy, professional zakat is inconsistently *qiyas*. There are those who *qiyas*,

especially on the nishab and haul, some who qiyas, the zakat of money, especially on the level of zakat. Regarding the technical implementation, there is professional zakat that is deducted by the treasurer when distributing salaries/honorariums so that professional zakat is paid every month (Hadi, 2010) However, the Indonesian Ulema Council (MUI) through its fatwa number 3 of 2003 concerning Income Zakat has required income zakat which according to the first stipulation is every income such as salary, honorarium, wages, services, and others obtained in a halal way, both routine such as state officials, employees or employees, or non-routine such as doctors, lawyers, consultants, and the like, as well as income obtained from other free work, The description explains the word profession.

The government then strengthened it by issuing Law Number 23 of 2011 concerning Zakat Management. The Law was then supplemented by Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Zakat Management, Regulation of the Minister of Religion Number 52 of 2014 concerning Terms and Procedures for Calculating Zakat Mal and Zakat Fitrah and Utilization of Zakat for Productive Businesses as amended by Regulation of the Minister of Religion Number 69 of 2015 concerning Amendments to the Regulation of the Minister of Religion Number 52 of 2014 concerning Terms and Conditions How to Calculate Mal Zakat and Zakat Fitrah and the Utilization of Zakat for Productive Businesses and Regulation of the Minister of Religion Number 31 of 2019 concerning Amendments to the Regulation of the Minister of Religion Number 52 of 2014

concerning Terms and Procedures for Calculating Zakat Mal and Zakat Fitrah and Utilization of Zakat for Productive Businesses. This set of laws and regulations strengthens the position of professional zakat in Indonesia.

2. Amil Zakat

In the Qur'an, Surah At-Taubah verse 60 Allah explains the groups that are entitled to receive zakat with His words:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ
وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ طَفْرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Indeed, the zakat is only for the poor, the poor, the zakat administrators, the mu'allaf who are persuaded by their hearts, for the slaves, the debtors, for the way of Allah and for those who are on the way, as a decree that Allah has obliged, and Allah is All-Knowing and All-Wise. (Zuhaili et al., 2009)

There are 8 groups (*ashnaf*) that are entitled to receive (*mustahik*) zakat called by Allah. It is to them that the collected zakat is tasharruf. They are:

- 2.1. Faqir, namely Muslims who are extremely poor or severely poor.
- 2.2. Poor. Their conditions are better than faqir but still live below or around the poverty line.
- 2.3. Amil Zakat. Namely Muslims who specialize in administering tasharruf zakat to the mustahik.
- 2.4. Mu'allaf (*mu'allafatu qulubuhum*), a person whose heart is persuaded for the sake of Islam.
- 2.5. Slaves (*fir riqab*), used to free Muslim slaves.
- 2.6. Muslims who are in debt (*gharim*).
- 2.7. The one who is in the way of Allah (*fi sabilillah*).
- 2.8. Traveler who runs out of provisions (*Ibn Sabil*).

One of the eight groups is those who take care of zakat, which is then called amil zakat, can be individuals, can be in the form of a body or organization. (Tafsirq, 2022; Tafsirweb, 2022). The agency or organization is called the Zakat Management Organization (ZMO) whose management structure is made hierarchically following the hierarchy of the government area (Law Number 23 of 2011 concerning Zakat Management, 2011).

3. Muzakki

One of the pillars of zakat is muzakki, which is a person who gives zakat, or a person whose property is obligatory to zakat. The conditions attached to muzakki are:

- 3.1. Muslims.
- 3.2. Aqil, namely having a good mind.
- 3.3. Puberty is old enough.
- 3.4. Owning property with full ownership, which is not debt.
- 3.5. Have property that reaches nishab, except for mining property and finds that are not required by nishab.
- 3.6. Have property that reaches the haul (one year of qamariyah) except for agricultural property, mining, and finds that are not required to be haul.

Full ownership of property that has reached nishab (minimum limit of obligatory zakat property) and haul shows that the person is rich, while zakat is only required for rich people. The person is called muzakki, or a person who gives zakat (Juzairi, 2015; Khalaf, 2018; Qardawi, 2002; Sabiq, 1983; Zuhaili, 1985).

4. Efficiency

Efficiency is a way to achieve the goals of a program without expending or using the resources it has in excess (Sadikin, 2005). Resources are everything related to achieving goals, such as cost, labor, time, and so on. The same thing is also stated by Ryandono et al. (2023) that efficiency aims to obtain optimal output by using a number of resources as economically as possible.

In the context of zakat, efficiency refers to the maximum amount of zakat income that can be collected and distributed using several sources. Efficient management will ensure optimal collection and distribution of zakat, as well as clear targets (Sari, 2013). Inefficient zakat institutions and lack of transparency in the distribution of zakat lead to a loss of public trust (Al-Mamun et al., 2019). This can even hinder the collection of zakat (Abioye et al., 2011).

Efficiency can be measured using a tool named *Data Envelopment Analysis* (DEA) (Akbar et al., 2019; Boejang et al., 2019; Santoso et al., 2017).

The components that must be in the DEA are:

- 4.1. *The Decision Making Unit* (DMU) which is the object of research, in this case the amil zakat institution;
- 4.2. Input, Zakat Receipt by Amil Zakat Institutions and Fees Used by Amil;
and
- 4.3. Output, Amount of tasharruf zakat by the amil zakat institution.

5. Behavioral Factors

Fishbein & Azjen (1975) argues that the relationship between human intentions and behavior is influenced by several factors, namely *attitude toward the behavior* (attitudes towards behaviour) and *Subjective norms* (subjective norms). This theory is named after *Theory of Reasoned Action* (TRA) or Reasoned Action Theory. But Ajzen found that TRA would apply if the behavior was under human control, but could not explain if the behavior was not completely under human control, because there were factors that could inhibit or facilitate a person's intention into the behavior. Ajzen (1985) Then add one more factor, namely *perceived behavioral control* (perceived behavior control). The addition of these factors expands the TRA to *Theory of Planned Behavior* (TPB) or Planned Behavior Theory. Inside the TPB (Ajzen, 1991) There are three factors that affect a person's intentions, namely:

5.1. *Attitude toward The Behavior.*

5.2. *Subjective Norms.*

5.3. *Perceived Behavioral Control,*

6. Satisfaction

Service user satisfaction is a psychological condition when the expectations or expectations held by service users are fulfilled by the performance or performance of an institution or company (IFAD et al., 2020; Nurhayati et al., 2018). Service user satisfaction can be measured by comparing expectations and performance called *Customer Satisfaction Index* (CSI) and *Importance Performance Analysis* (IPA) (Abalo et al., 2007). Both tools were

used to measure the dimensions of the service known as Servqual developed by A. Parasuraman, Valarie A. Zeithaml, and Leonard L. Berry (Parasuraman et al., 1988). These dimensions are:

6.1. Tangible.

6.2. Reliability.

6.3. Responsiveness.

6.4. Assurance.

6.5. Emphaty.

C. THEORETICAL FOUNDATION

Trust is a key word for those who entrust their zakat to the zakat management organization (ZMO). The greater the trust of zakat payers in the ZMO, the more zakat payers who deposit their zakat, the more zakat receipts that ZMO is able to collect, and the more programs that can be carried out in distributing zakat to those who are entitled to receive zakat. For this reason, the issue of trust in ZMO is a concern for writers in several Islamic countries and suggests that ZMO pay enough attention to things that can increase this trust (Abioye et al., 2013; Bin-Nashwan et al., 2021; Owoyemi, 2020; Yenti et al., 2022). Trust in the ZMO is related to the position of the ZMO, both sharia and the constitution; with the efficiency of ZMO in managing zakat; understanding of the factors of muzakki compliance in paying professional zakat; and muzakki's satisfaction with ZMO's performance.

In terms of the position of the ZMO between muzakki (zakat payers) and mustahik (people who are entitled to receive zakat) according to Aziz & Sholikhah



(2014) and Riyadi (2016) very strong by mentioning the verses of the Qur'an surah At-Taubah verse 60 and Law number 23 of 2011 concerning Zakat Management. In terms of efficiency Shirley (2013) emphasizing that efficient management will ensure the optimal collection and distribution of zakat, as well as at clear targets, Al-Mamun et al. (2019) Sari's statement by saying that ZMOs that are inefficient and lack of transparency in distributing zakat cause a loss of public trust. Al-Ayubi et al. (2018) and Ryandono et al. (2023) use *Data Envelopment Analysis* (DEA) for ZMO efficiency measurement

In terms of understanding the factors of muzakki's compliance in paying zakat, several authors use *Theory of Planned Behavior* (TPB) such as Andam & Osman, (2019), Bin-Nashwan et al. (2021), Haji-Othman et al. (2021) Rehman et al. (2021), Saad et al. (2018) and Wahab (2016). The majority of the study concluded that compliance with paying zakat was driven by religiosity factors or SDG factors related to religiosity.

In terms of muzakki's satisfaction with ZMO performance Sutomo et al. (2015) and Nurhayati et al., (2018) Outline the dimensions of the service in *ServQual* which is then analyzed with *Customer Satisfaction Index* (CSI) and *Importance and Performance Analysis* (IPA) (Abd. Wahab et al., 2016, 2017; Anshory et al., 2021).

D. RESEARCH METHODOLOGY

The research using this mixed method highlights two populations related to professional zakat, namely ZMO and muzakki. The first population is a national-scale ZMO which totals 38 pieces. The sampling method used is purposive



sampling with several criteria. There are 6 ZMOs that can meet these criteria, namely Baznas, Lazis Muhammadiyah, Lazis NU, Laznas BMH, Dompot Dhuafa, and Rumah Zakat. The data was collected through interviews and documentation of websites and audited financial statements. The interviews and documentation were analyzed by triangulation for ZMO mapping, while financial statements were analyzed with *Data Envelopment Analysis* (DEA) for ZMO efficiency measurement.

The second population is professional zakat muzakki in Indonesia. The sampling method used is purposive sampling with several criteria, there are 400 muzakki samples who provide answers to questionnaires sent to them through the mass media. Respondents' answers were analyzed with Factor Analysis to understand the factors that encourage compliance with zakat payment and analyzed with *Customer Satisfaction Index* (CSI) and *Importance and Performance Analysis* (IPA) to measure muzakki's satisfaction with ZMO performance.

E. RESEARCH RESULTS

1. ZMO Mapping

The results of triangulation of the data on ZMO that were studied focused on the position of ZMO as follows:

1.1. ZMO is an intermediary between muzakki and mustahik. The existence of ZMO is not a condition for the validity of zakat. Zakat payers can directly distribute zakat to zakat recipients. The existence of ZMO is strengthened by QS. At-Taubah 60 and Law no. 23 th. 2011 about Zakat Management

- 1.2. For *muzakki*: ZMO strengthens muzakki trust and makes it easier for *muzakki* to pay zakat.
- 1.3. For *mustahik*: ZMO conducts a zakat empowerment program for *mustahik*.
- 1.4. For the Indonesian state; ZMO can be used as a partner of the government in poverty alleviation.
- 1.5. ZMO withdraws Professional Zakat in accordance with the MUI fatwa number 3/2003, but Professional Zakat is combined with mal zakat according to its grouping. Financial statements guide PSAK 109
- 1.6. Baznas and LAZ move not only in zakat, but also in infak and shadaqah, including in the Other Welfare Social Fund (DSKL). Both in collection and distribution.

2. ZMO Efficiency

- 2.1. The DEA *One-Stage* analysis states that from 2017 to 2021 efficiency was achieved by six (six) sample ZMOs fluctuatingly.

Table 2.1. One Stage DEA Results with Input Orientation

ZMO/Year	2017	2018	2019	2020	2021
Baznas	0,870	1,000	1,000	1,000	1,000
Lazismu	1,000	1,000	1,000	1,000	0,895
LazisNU	1,000	0,841	0,908	1,000	1,000
Laznas BMH	1,000	1,000	1,000	1,000	1,000
Dhuafa Wallet	1,000	0,759	1,000	0,775	1,000
Rumah Zakat	1,000	0,909	1,000	1,000	0,994

Table 2.2. One Stage DEA Results with Orientation Output

ZMO/Year	2017	2018	2019	2020	2021
Baznas	0,980	1,000	1,000	1,000	1,000
Lazismu	1,000	1,000	1,000	1,000	0,892
LazisNU	1,000	0,779	0,923	1,000	1,000
Laznas BMH	1,000	1,000	1,000	1,000	1,000
Dhuafa Wallet	1,000	0,764	1,000	0,827	1,000
Rumah Zakat	1,000	0,912	1,000	1,000	0,994

2.2. Malmquist's DEA analysis stated that during the five years studied (2017 – 2021) the change in efficiency achieved by the 6 ZMO samples was good.

Table 2.3. Malmquist DEA results for 6 ZMO 2017-2021

ZMO	effch	techch	Pech	Sec	tfpch
BAZNAS	1,033	0,995	1,035	0,998	1,028
Lazismu	1,017	0,993	0,973	1,046	1,010
LazisNU	1,000	1,095	1,000	1,000	1,095
Laznas BMH	1,000	1,000	1,000	1,000	0,999
Dhuafa Wallet	1,056	1,008	1,000	1,056	1,064
Rumah Zakat	0,998	0,994	0,999	1,000	0,992

2.3. The DEA analysis stated that six (six) ZMO samples were efficient.

3. Compliance Factors in Fulfilling Professional Zakat

3.1. Factor Analysis forms 4 new factors with the largest Loading in order: religiosity, willingness, awareness, and understanding.

Table 3.1. Formation of New Factors

FAC TOR	COMPO NENT	VALUE	TOPIC
1	SN03	0,891	Professional zakat obligations
	ATB04	0,872	Professional zakat is a religious teaching
	ATB05	0,861	Zakat obligations in general
	ATB02	0,770	Professional zakat as part of general zakat
2	SN12	0,909	Self-awareness of paying professional zakat
	ATB11	0,860	Not waiting for a circular letter from your employer
	PBC10	0,860	The amount of income determines the amount of zakat
3	ATB08	0,868	Zakat is a compulsory profession because I am rich
	SN07	0,796	Not paying professional zakat is a mistake
4	SN18	0,857	Paying professional zakat for education
	PBC09	0,782	Paying professional zakat for achieving nishab

3.2. All SDG factors contribute positively to the formation of these new factors.

3.3. The biggest contributors to the formation of these new factors in order are:

Subjective Norms (SN), Attitude toward Behavior (ATB), and Perceived Behavior Control (PBC).

4. Compliance Factors in Fulfilling Professional Zakat

4.1. CSI analyzed that the muzakki's satisfaction with ZMO's performance was 80.1%, which means they were very satisfied.

Table 4.1. Satisfaction

Yes	Dimension	CSI	Criterion
1	Tangible	82.1%	Very satisfied
2	Reliability	78.4%	Satisfied
3	Assurance	79.7%	Satisfied
4	Empathy	81.3%	Very satisfied
5	Responsiveness	79.6%	Satisfied
	Servqual	80.1%	Very satisfied

4.2. IPA analyzed that there are 4 (four) attributes in quadrant C (*concentrate here*) that require ZMO's attention for the satisfaction of muzakki. 11 attributes are in quadrant K (*keep up the good work*) where ZMO performance is good, 7 attributes in quadrant L (*low priority*) where ZMO performance is still low but not demanded by muzakki, and there are no attributes in quadrant P (*possibly overkill*) where the performance of ZMO is quite good while the demands of muzakki are not too much.

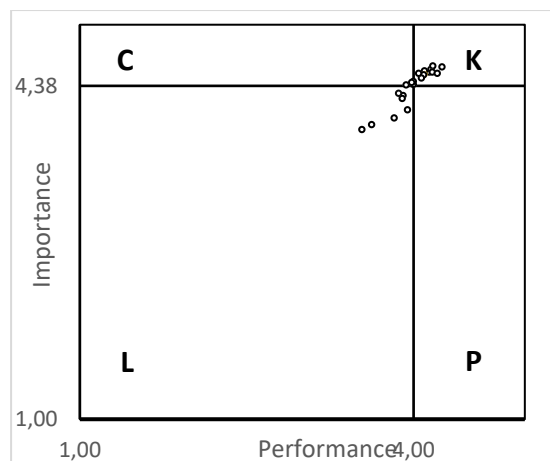


Figure 4.1. Performance Importance Matrix

F. CONCLUSION

1. The ZMO position between muzakki and mustahik is very strong.
2. 6 ZMOs that are the sample of this research are efficient in managing zakat.
3. The main factor of muzakki's compliance in paying professional zakat is the religiosity factor, followed by the factor of willingness, the factor of awareness, and the factor of understanding. The main contributors to these factors are the Attitude Factor towards Behavior followed by the Subjective Norms factor and the Perceived Behavior Control factor.
4. Professional zakat payers in Indonesia are very satisfied with ZMO who manage their professional zakat. However, there are elements of ZMO services that must be improved and improved, namely the existence of auditors, amil understanding of risks and management, the existence of strategic plans, and the existence of educational programs..

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