THE INFLUENCE OF FINANCIAL LITERACY, TYPE OF JOB AND GOOD AMIL GOVERNANCE (GAG) ON INTEREST IN ZAKAT, INFAQ AND SEDEKAH (ZIS) AT THE NATIONAL ZAKAT AMIL BOARD

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ABSTRACT

The purposes of this research are to determine the influence of financial literacy, type of work and Good Amil Governance (GAG) on interest in ZIS at BAZNAS Yogyakarta in 2024. The population taken in this research is muzaki who lives in DIY, who has distributed ZIS to BAZNAS DIY in 2024 , and has been registered with the Baznas Management System (SIMBA). The number of samples in this study was 95 respondents. The analysis technique used is multiple regression. The research results showed that financial literacy has a positive effect on interest in ZIS at Baznas DIY, good amil governance has a positive effect on interest in ZIS at Baznas DIY partially and financial literacy, type of work and good amil governance have an effect on interest in ZIS at Baznas DIY. However, the type of work has no effect on ZIS interest in Baznas DIY. The implications of this research are that it is necessary to maintain and improve understanding of financial literacy through academic activities, outreach to the community and improving good amil governance in Baznas DIY through the principles of good amil governance.

Keywords: financial literacy, type of work, good amil governance, interest, zakat, infaq, sedekah, Baznas

INTRODUCTION

Based on demographic data in 2020, the number of Muslims in Indonesia reached 229.62 million people or around 87.2% of the total population (Mastuki, 2020). The large Muslim population indicates a large potential for philanthropic funds in the form of Zakat, Infak, and Sedekah

(ZIS). However, the realization of zakat collection in Indonesia still experiences a fairly large gap from the existing zakat potential. This is because the realization of fund receipts in 2020 only reached 12,429.25 billion or 32.86% of the targeted potential zakat collection (Puskas BAZNAS, 2022).

Table 1

Growth of National Collection in 2018-2020

Year	ZIS (Miliar Rupiah)	Growth (%)
2018	8.117,60	30,42
2019	10.277,94	26,00
2020	12.429,25	42,16
Average	**10.274,93**	**32,86**

Source: Badan Amil Zakat Nasional Republik Indonesia (BAZNAS RI)

Based on the table above, there is an increase in ZIS funds of IDR 2 billion each year, but if we look at the Renstra of BAZNAS RI 2020-2025, in 2025 the target for zakat funds is IDR 50 trillion. The realization value of this ZIS collection is lower than the ZIS paid by the community to unofficial institutions (non-Zakat Management Organizations/OPZ). According to the results of a study by the BAZNAS Strategic Studies Center in 2020, it stated that the estimated collection of ZIS paid by the community to non-OPZ institutions increased by 5.1%, where in 2019 it reached IDR 58.3 trillion and in 2020 it became IDR 61.3 trillion. The cause of the problem of respondents who are not yet willing to distribute ZIS through BAZNAS/Amil Zakat Institutions (LAZ) is due to accessibility factors of 28%, services of 25%, credibility of 20%, image of 15%, recommendations of 3%, and the rest is influenced by other factors (Puskas BAZNAS, 2021).

This study examines the influence of financial literacy and good amil governance on ZIS interest. This is in accordance with the Baznas RI 2020-2025 strategic plan where the target pillar of ZIS collection is optimizing potential by increasing public awareness and zakat literacy through socialization, education, and zakat campaigns while encouraging good Amil governance (Good Amil Governance/GAG) namely with transparency, integrity, accountability, independence, responsibility, and professionalism in the decision-making process.

Previous studies on the interest in paying zakat were associated with governance ((Kusumawardani, 2020) (Rahim & Hamdan, 2022); (Sumaningrum & Fithria, 2023), financial literacy (Intan Suri Mahardika Pertiwi, 2020); (Anggraini & Indrarini, 2022); (Sumaningrum & Fithria, 2023); (Muhammad et al., 2023)), promotion ((Murdani Nur, 2020); Rahim, 2022), service quality (Rahim & Hamdan, 2022); (Sumaningrum & Fithria, 2023); (Khalwani, 2024)); payment technology ((Rizaludin, 2022); (Rukmana et al., 2023); (Verdianti & Puja, 2023), religiosity (Sumadi & Priliastuti, 2021); (Nugraheni & Muthohar, 2021); (Kalatidha & Hayati, 2022); (Sumaningrum & Fithria, 2023); (Muhammad et al., 2023), trust ((Intan Suri Mahardika Pertiwi, 2020); (Sumadi & Priliastuti, 2021); (Kalatidha & Hayati, 2022); (Anggraini & Indrarini, 2022); (Khalwani, 2024), income (Kartika, 2020); (Intan Suri Mahardika Pertiwi, 2020); (Sumadi & Priliastuti, 2021); (Nugraheni & Muthohar, 2021); (Kalatidha & Hayati, 2022), altruism (Roihan Habibi et al., 2024); (Nasution & Zuhirsyan, 2023), culture (Jahidin & Amrizal, 2023); (Muhammad et al., 2023) and funding management (Rahim & Hamdan, 2022).

Other studies about financial literacy with interest in paying zakat, such as that conducted by Intan Suri Mahardika Pertiwi (2020) at BAZNAS Lampung. The results of her study showed that financial literacy had no effect on interest in paying zakat. The same thing was expressed by the research of Sumaningrum & Fithria (2023) and Anggraini & Indrarini (2022) which stated that knowledge of zakat had no effect on interest in paying zakat. This is different from the results of the study by Muhammad et al (2023) which found that financial literacy had an effect on interest in paying zakat. The results of this study indicate that the effect of financial literacy on interest in paying zakat still varies.

Research on the type of work and interest in paying zakat is still rarely carried out as far as researchers know. The type of work in other studies is more associated with income and interest in paying zakat. Previous research results related to the type of work referring to income were conducted by Kartika (2020); Intan Suri Mahardika Pertiwi (2020); Sumadi & Priliastuti (2021); Nugraheni & Muthohar (2021); Kalatidha & Hayati (2022). The results of Kartika (2020) research show that income has a positive effect on the interest in paying zakat. The results of this study are supported by Intan Suri Mahardika Pertiwi (2020) and Nugraheni & Muthohar (2021). However, the results of this study are different from Sumadi & Priliastuti (2021) and (Kalatidha & Hayati, 2022).

Other research conducted by Kusumawardani (2020) examined accountability and transparency with interest in paying zakat. The results of his study showed that accountability has a positive effect and transparency has no effect on interest in paying zakat. Research on transparency is different from Rahim & Hamdan (2022) who stated that transparency has a positive effect on the interest of muzaki in paying zakat. The results of the study by Kusumawardani, (2020) for accountability are different from Sumaningrum & Fithria (2023) who found that accountability had no effect on the interest of muzaki in paying zakat. The results of previous studies on governance and interest in paying zakat still vary among researchers.

This study uses independent variables of financial literacy, type of work as a demographic factor and good amil governance because it is in accordance with the Renstra of BAZNAS 2020-2025 and the results of the studies are still different (Puskas BAZNAS, 2021). The difference between this study and other studies on interest in paying zakat is that this study focuses more on perceived behavioral control which is the third determinant of behavioral intention in the Theory of Planned Behavior. This study does not use variables that represent subjective attitudes and norms. This is because this study is motivated by the BAZNAS's Strategic Plan 2020-2025. In addition, this study adds demographic variables that can influence interest, namely the type of work. The type of work is still included in behavioral control in this study. Previous studies used income as a demographic factor (Kartika, 2020).

The theory used in this study is the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). This theory explains that behavioral intentions or interests are determined by attitudes, subjective norms and perceived behavioral control (Ajzen, 1991). This study uses the variables of financial literacy, type of work and good amil governance which are part of perceived behavioral control. Perceived behavioral control is defined as an individual's feelings about the difficulty or ease of carrying out behavior. According to SE OJK No. 30 of 2017 financial literacy is knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity. (Otoritas Jasa Keuangan, 2017) Understanding and knowledge of financial literacy will make it easier for someone to determine their interests in this case the interest in paying ZIS at Baznas DIY. Financial literacy has indicators of financial knowledge, financial attitudes and financial management behavior (Atkinson & Messy, 2012) Someone who does not have knowledge of financial literacy will be confused in determining interests and is easily influenced by other parties.

The next independent variable is the type of work. The type of work in this study uses a dummy variable, where the type of work is divided into ASN and non-ASN. The type of ASN work is given a value of 1 and non-ASN is given a value of 0. Although the type of work is included in the demographic factor, it is still part of behavioral control. Because with this type of work it will make it easier for muzaki to carry out ZIS interests.

Furthermore, good amil governance will make it easier for muzaki to determine interests. The zakat amil agency that implements good amil governance with indicators of transparency, independence, accountability, responsibility and justice makes it easier for muzaki to have an interest in paying ZIS in this study at Baznas DIY. Zakat institutions that do not have good amil governance will make muzaki doubt and distrust them so that they do not have the interest to pay ZIS to the zakat institution. Good amil governance itself is a development of the concept of good corporate governance. *governance*. Good amil governance emphasizes more on the professionalism of amil as a zakat manager (Puskas BAZNAS, 2022).

Based on the theory and results of previous studies, the hypothesis of this study is:

H1: Financial literacy has a positive effect on ZIS interest

H2: Type of work has an effect on ZIS interest

H3: Good Amil Governance has a positive effect on ZIS interest

H4: Financial literacy, type of work and good amil governance have a joint effect on ZIS interest

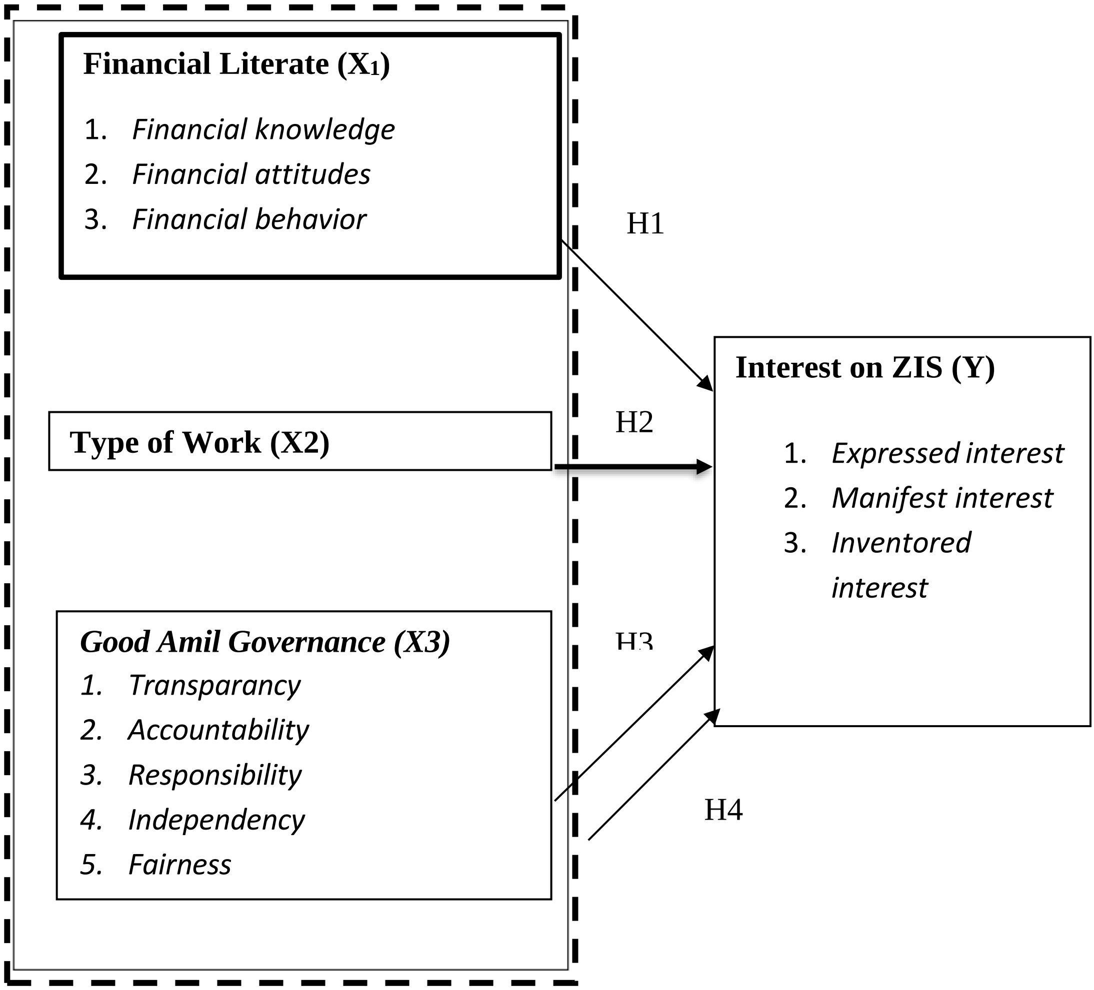

Figure 1 Research Concept Framework

RESEARCH METHOD

This research is a quantitative research. The population in this research is all Muzaki who make ZIS payments at BAZNAS Daerah Istimewa Yogyakarta in 2024 and have been registered with SIMBA, namely 976 Muzaki. The sample of this study was 95 Muzaki. Determination of the number of samples using the Slovin formula. The sampling technique used is purposive sampling with the criteria of Muzaki who pay ZIS at Baznas DIY in 2024 and have been registered with SIMBA.

The data used is primary data using data collection techniques through questionnaires. The questionnaire was distributed to Muzaki who had paid at Baznas DIY in 2024. This study uses independent variables of financial literacy, type of work and good amil governance and dependent variables of ZIS interest. Financial literacy is measured by financial knowledge, financial attitudes and financial management behavior (Atkinson & Messy, 2012). Type of work is measured by dummy variables. Types of work are distinguished between ASN and non-ASN. If the muzaki has a job as a civil servant, then a value of 1 is given and vice versa. Good amil governance is measured by transparency, accountability, independence, responsibility and justice (Puskas BAZNAS, 2021). According to Safran in Wardani & Komara (2021), interest is measured by indicators of expressed interest, manifested interest, and inventored interest.

The analysis technique used is multiple regression to test the effect of financial literacy and good amil governance on ZIS interest. Before conducting multiple regression analysis, the researcher conducted an instrument test which included validity and reliability tests and data testing through classical assumptions, namely normality test, multicollinearity test, heteroscedasticity test. The equation model used in this study is:

ZIS Interest = a + b1 Financial Literacy + b2 Type of Work + b3 Good Amil Governance (GAG) + e

RESULTS AND DISCUSSION

Based on the results of the reliability and validity tests, all items in the questionnaire questions have met the requirements of reliability and validity. Based on the results of the classical assumption test, the data in this study have the normality test, the multicollinearity test, the heteroscedasticity test. The following in Table 2, presents the results of multiple regression in this study.

Table 2
Multiple Regression Result Test

Variable	Unstandardized Coeffisient	Koefisien standar error	Sig
Constanta	2,655	5,197	0,6111
Financial Literacy	0,201	0,095	0,038**)
Type of Job	0,313	0,409	0,446
GAG	0,438	0,082	0,000***)
Adjusted R-Squared		0,394	
F Statistics	21,371		0,000***)
***,**,*	Significant at 1%, 5%, 10%		

Source: Data

ZIS Interest Equation Model = $2.655 + 0.201X_1 + 0.313X_2 + 0.438X_3 + 5.197$

The constant value (a) of 2.655 means that when Financial Literacy (X_1), Type of Job (X_2) and Good Amil Governance/GAG (X_3) each have a value of 0, then the ZIS Interest variable (Y) has a value of 2.655.

The regression coefficient value of the Financial Literacy variable (X_1) has a value of 0.201, which means that if this variable increases by 1% while the other variables have a value of 0, then the ZIS Interest variable (Y) will increase by 0.201. The significance value of the Financial Literacy variable (X_1) is 0.038, which means it is smaller than 0.05 ($0.038 < 0.05$). Therefore, it can be concluded that H_1 is accepted, so that the Financial Literacy variable (X_1) has a partial positive and significant effect on ZIS Interest at BAZNAS Special Region of Yogyakarta.

The positive effect means that when a person's level of financial literacy increases, the interest in distributing ZIS funds also increases. Because someone who already has financial knowledge will be better to understand how to invest in charity and feel calm because they already know how the contributions they make can be empowered appropriately by zakat management institutions. The results of this study are in line with Muhammad et al (2023).

The regression coefficient value of the Type of Work variable (X_2) has a value of 0.313, which means that if this variable increases by 1% while the other variables are 0, then the ZIS Interest variable (Y) will increase by 0.313.

The significance value of the Type of Work variable (X_2) is 0.446, which means it is greater than 0.05 ($0.446 > 0.05$). Therefore, it can be concluded that H*2* is rejected, so that the Type of Work variable (X_2) partially has no effect on ZIS Interest at BAZNAS Special Region of Yogyakarta. Types of work based on ASN and non-ASN classifications do not affect ZIS interest in BAZNAS DIY. The results of this study support the research conducted by Intan Suri Mahardika Pertiwi (2020), Kartika (2020), Nugraheni & Muthohar (2021).

The regression coefficient value of the Good Amil Governance/GAG variable (X_3) has a value of 0.438, which means that if this variable increases by 1% while other variables are constant, then the ZIS Interest variable (Y) will increase by 0.438. The significance value of the Good Amil Governance/GAG variable (X_3) is 0.000, which means it is smaller than 0.05 (0.000 <0.05). Therefore, it can be concluded that H_3 is accepted, so that the Good Amil Governance/GAG variable (X_3) partially has a positive and significant effect on ZIS Interest in BAZNAS Special Region of Yogyakarta. The positive influence means that proper amil governance practices can increase public trust in zakat management bodies. When amil zakat implements transparent, accountable, responsible, independent and fair governance, individuals feel more confident that their contributions will be used effectively and in accordance with the intended purpose. Good governance helps institutions better identify and manage risks, both related to finance, operations and reputation. This includes mitigating potential misuse of funds or embezzlement. The results of this study support the research conducted by Kusumawardani (2020) and Rahim & Hamdan (2022).

The significance value of the F test is 0.000 which means it is less than 0.05 (0.000 <0.05). Therefore, H_4 is accepted, proving that the independent variables in the form of Financial Literacy (X1), Type of Work (X2) and Good Amil Governance/GAG (X3) simultaneously influence the dependent variable, namely ZIS Interest (Y). This can be interpreted that someone with good financial literacy will be more careful in choosing a ZIS institution, so that good amil governance in an LPZ is important. This is an important foundation for optimizing zakat management. ZIS institutions with good governance are better able to attract potential muzaki who also have good financial literacy. Muzaki can participate more, when they have a type of job that can provide a stable and sufficient income and when they know that the ZIS institution manages funds according to the principles of good amil governance. Thus, these three variables contribute to the percentage increase in public interest in distributing ZIS.

Adjusted R^2 is 0.394 or 39.4%, meaning that the independent variables in the form of Financial Literacy (X_1), Type of Job (X_2) and Good Amil Governance/GAG (X_3) are able to explain the variation in the ZIS Interest variable (Y) by 39.4%, while the remaining 60.6% is influenced by other variables not examined in this study.

CONCLUSION

Based on the discussion above, it can be concluded that:

1. Financial literacy has a positive effect on ZIS interest. The implication of this result is that there needs to be socialization about financial literacy related to ZIS in the community through community service activities at PT.
2. Type of work does not affect ZIS interest. This result shows that ZIS interest in BAZNAS DIY is not influenced by the type of work, in this study ASN and non-ASN.
3. Good amil governance has a positive effect on ZIS interest. This result shows that zakat institutions in general and BAZNAS in particular need to improve the quality of governance so that muzaki trusts to pay ZIS to BAZNAS.
4. Financial literacy, type of work, good amil governance together affect ZIS interest. This shows that BAZNAS DIY needs to improve financial literacy, good amil governance and attention to demographic factors of types of work even though they are not ASN.

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