

UNDERSTANDING BEHAVIOR IN SELECTION OF ZAKAT METHODS: A ANALYSIS OF MUZAKKI IN MALANG CITY, INDONESIA¹

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Abstract

This paper analyze the behavior of muzakki (zakat contributors) in Indonesia in selecting zakat methods. At the Prophet and Khulafa 'al-Rasyhidin's period, muzakki pay zakat to zakat officer either apparent or non-apparent property. However, at Uthman b. Affan period, it was different. The question is, how muzakki in Indonesia pay property zakat? Using descriptive statistics, Pearson Chi Square and Contingency Coefficient test, the main findings demonstrate that zakat is paid through three methods, directly to mustahiq, through zakat institution and combination of both methods. Muzakki selected masjid more than formal zakat institution, BAZ and LAZ. The methods selection to pay zakat is significantly associated with monthly income, education and age. Zakat payment through BAZ and LAZ is done by more muzakki who have high montly income, high level of education, and young age.

Keyword: zakat, consumer behaviour, donation, charity, Islamic redistribution,

INTRODUCTION

Zakat³ is one of the Islam pillars as well as the creed, pray, fasting and pilgrimage. Although the zakat is muzakki obligation, does not mean that muzakki can pay zakat in the manner he wants.

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³ Zakat is the act to give off of a number of specific properties that are required for submission to Almighty Allah those entitled (Yusuf al-Qardawi, 1999: xlii).

Muzakki should pay property zakat whether apparent or non-apparent⁴ to the officer appointed by the government as has been practiced in the Prophet's time, do not pay directly to mustahiq⁵. Whereas in the caliph Uthman b. Affan, zakat for tangible assets committed to zakat officer but for intangible assets, muzakki can submit it to either zakat officer or directly to mustahiq.

At this time how does muzakki pay property zakat? This question arises because of three reasons. First is the differences in social, economic, political and systems used either at the time of Prophet and Khulafa al-Rashidun with the present, as well as between countries from one another. At the moment now, the management of zakat countries in Southeast Asia can be divided into three, namely the management of zakat by the government, non-governmental organizations (NGOs), as well as government and NGOs. Zakat management in Malaysia and Brunei Darussalam which Muslim majority is conducted by the government. Although Muslims are a minority in Singapura, zakat management in Singapura is also conducted by government. But not such in Thailand, it zakat is managed by NGOs. Also added with the justification of the zakat payment on unofficial channels, including directly to mustahiq. Among these countries are Saudi Arabia (Nasser A. Aldeiban, 2008), several states in Malaysia (Aidit Ghazali, 1988: 71) and Pakistan (Monzer Kahf, 2000: 24).

The second is the existence differences in the understanding and interpretation of the jurists on matters relating to zakat. Among them are to whom muzakki pay zakat for apparent and non-apparent assets. On this point there is a difference of opinion among school of thought such as Hanafi, Maliki, Shafi'i, Hanbali, and Ibadhiyyah Zaidiyyah (Uda Mohamad Kasim, 2005: 220-233). Another differences are zakat transfer to other areas (Wahbah al-Zuhaili, 1994: 976-977) and the payment of zakat value (Fakhrudin, 2008: 210-213).

⁴ Apparent assets are assets that enable people who are not the owners know and accounts, such as agricultural products, fruit and cattle. Non-apparent assets are assets that does not allow people who are not the owners know and count, such as cash, gold and silver as well as business items (Yusuf al-Qardawi, 1999: 744).

⁵ Mustahiq are those who are eligible to receive Zakat according to Shariah, the eight recipients (Didin Hafidhuddin, 2002: 125).

Third is the diversity of its institutions that manage zakat in Indonesia. Among these institutions are Badan Amil Zakat (BAZ), Lembaga Amil Zakat (LAZ) (Laws of the Republic of Indonesia number 38 year 1999 about the Management Zakat), mosques (PIRAC, 2005), orphanages (Bappeda City of Palu and LPPM Tadolako University, 2006), the boarding school (Taufik Abdullah, 1991) and Baitul mall office (Muhammad Hamrozi, 2007).

This study has two objectives. The first is to analyze the behavior of muzakki in Malang City, Indonesia in selecting methods of paying zakat. The second one is to analyze the behavior of muzakki based on demographic factors. There are four reasons why Malang City was chosen as the location of study, (1) the potential of zakat can be collected from its realization, (2) the diversity of zakat institution in Malang city, (3) Malang City does not have Regional Regulations on The Management of Zakat, and (4) so far there is no study about the behavior muzakki in Malang City.

BEHAVIOR OF ZAKAT PAYMENT

At least there are two verses in the Qur'an related to whom zakat is paid. They are Surah al-Dzariyat (51: 19)⁶ and surah Taubah (9: 103)⁷. The first verse is a Makkiyah verse which at the time zakat is not an obligation, general, and its management was done by private. The second verse is Madaniyah verse where zakat had an obligation, binding, and its management was done by government (Yusuf al-Qardawi, 1999). At the time of the Prophet and Khulafa al-Rashidun, muzakki paid zakat to zakat officers appointed by government either to apparent or non-apparent assets. But at the time of Caliph Uthman b. Affan, non-apparent assets should be paid directly to mustahiq such as relatives, neighbors or acquaintances (Yusuf al-Qardawi, 1999: 490).

Based on this, the scholar make details. According the Hanafi's and Maliki's scholars, zakat of apparent assets is mandatory given to the government and if muzakki distribute itself then issued

⁶ Al-Dzariyat (51: 19) is "And in their properties there was the right of the beggar, and the *Mahrum* (the poor who does not ask the others)".

⁷ Al-Taubah (9: 103) is " Take *Sadaqah* (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily! Your invocations are a source of security for them, and Allah is All-Hearer, All-Knower".

anything it does not count (Wahbah al-Zuhaili, 1994: 973). But Maliki's scholar added that the Government should be fair conditions, if its unfair to be voluntary to pay zakat to the Government. If muzakki can distribute zakat to the persons eligible then let muzakki distribute itself (Wahbah al-Zuhaili, 1994: 974).

While zakat of non-apparent assets, muzakki should distribute themselves or give it to the government (al-Zuhaili Wahbah, 1994: 973). Zakat of non-apparent assets can be paid to the Government too because of four reasons. First, the Government is a poor substitute as giving to the orphans through his guardian. Second, the Government will know more about the distribution points. Third, there is the possibility muzakki give to the non deserve. Fourth, it able to remove the public allegations to muzaki (Wahbah al-Zuhaili, 1994: 973).

Shafi'i scholar view is different. Muzakki may distribute zakat of apparent assets like non-apparent assets (Wahbah al-Zuhaili, 1994: 974). This means muzakki can pay zakat either pparent or non-apparent assets to the government or directly to mustahiq. This view is adopted by many of the Muslim in the archipelago including Indonesia and Malaysia. Hanbali's scholar recommended muzakki to distribute their zakat directly to mustahiq. This makes muzakki more sure that zakat is received by the rightfull parties accept it, whether apparent or non-apparent assets (Fakhruddin, 2008: 198).

The existence of diversity of ways to pay zakat and charity institutions caused muzakki should determine how and to whom they pay zakat. Do they pay through zakat institutions or directly to mustahiq. If they pay through zakat institutional, what is the zakat institutions which is choosen by them? This is the problem of consumer behavior. The problem is in line with the Engel at al. statement (1995) that consumer behavior is an activity directly involved in obtaining, using and spending of goods and services, including the decision processes that precede and follow the activity (Bilson Simamora, 2004: 1-2).

In Malaysia, muzakki officially pay zakat to the treasury which is directly under the State Islamic Religious Council (Majlis Agama Islam Negeri, MAIN) or to a corporate (Mohd Izuddin b. Sith and Iwansuzairie b. Hari, 2008). The study of Muhammad Shukri Salleh and Osman Md. Yusoff (1997) and Sanep Ahmad and Hairunnizam Wahid (2005) is quite different. Study Muhammad

Shukri Salleh, et al (1997) in the state of Kelantan find that muzakki much rather pay zakat directly to person who is classified as mustahiq. Sanep Ahmad, et al (2005) find that is still many people pay zakat directly to mustahiq or does not pay zakat on all state in Malaysia.

According to the Law number 38 of 1999 about The Management of Zakat, Indonesian muzakki should pay zakat to the two zakat institutions, Badan Amil zakat (BAZ) and Lembaga Amil zakat (LAZ). More than ten years later, some studies found that zakat payment through BAZ and LAZ is low. Study of Indonesia Magnificence of Zakat (IMZ) in 2010 founds that 2,10% muzakki at Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) pay zakat through BAZ and LAZ. The Public Interest Research studies and Advocacy Center (PIRAC) in 2008 found that muzakki who pay zakat through these institutions was 7.2%. While the zakat payment directly to mustahiq was 25.0% and 59.0% was payment through the mosque in their neighborhood. In contrast to the findings PIRAC is a study done by Ahmad Wira (2005) for West Sumatra province and Uzaifah (2007) for Yogyakarta . Both found that the payment directly to mustahiqq is the most widely chosen by muzakki.

More than 50% of the West Sumatra muzakki pay zakat directly to mustahiq. Only 0.8% and 0.4% muzakki paying zakat through BAZ and LAZ, while 0.4% muzakki pay zakat through mosque committee (Ahmad Wira, 2005). Muzakki not just choose one way to pay zakat but also two (32.7%), three (7.7%), but even five (0.4%) means.

Uzaifah study (2007) found that Yogyakarta muzakki (lecturers at the Islamic University of Yogyakarta) pay zakat through mosque (11%), social foundation (4%), amil zakat (39%) and directly to mustahiq (46%). A total of 89.66% muzakki pay zakat on his property once a year around the month of Ramadan, to pay off the 8.62% and 1.72% of Ramadan at other times.

Sidoarjo region regulation on the zakat management allow muzakki pay half of their zakat through BAZ and the rest is paid on other fixed target (Sidoarjo Region Regulation number 4 year 2005 about The Management of Zakat, Infaq and Shadaqah).

METHODOLOGY

This reseach uses survey method. The research population includes all Muslim household heads paying property zakat in Malang City. There are 210,672 Muslim household in Malang city.

There is 420 respondents with proportionate stratified cluster sampling. Data were collected through questionnaires and interviews. Calculation of the sample size on every district is shown in Table 1.

Table 1: Calculation of Samples Number on Every District.

District	% Muslim Household*	Sample Number on District	Sample Number on Village	
			Urban	Rural
Kedungkandang	17.96	$0.1796 \times 420 = 75$	38	37
Sukun	18.51	$0.1851 \times 420 = 78$	39	39
Klojen	14.59	$0.1459 \times 420 = 61$	30	31
Blimbing	17.99	$0.1799 \times 420 = 76$	38	38
Lowokwaru	30.95	$0.3095 \times 420 = 130$	65	65
	100.00	420	210	210

*calculated from the number of households in each district multiplied 84.24 percent and divided the total Muslim households in Malang city. 84.24 percent is the percentage of Muslim population in Malang city.

The behavior in selection of zakat methods was interpreted as the behavior of muzakki in zakat paying and zakat paying methods choosing. The first includes the type of property zakat, ways to calculate zakat amount, frequency pay zakat, the amount of zakat paid and source of information. The second cover ways to pay zakat, selected zakat institutions and the main method to pay zakat. Previous research found that muzakki pay zakat directly to mustahiq and through zakat institutions. The zakat institutions are mosque, social foundation, BAZ (Badan Amil Zakat, government zakat institution), LAZ (Lembaga Amil Zakat, private zakat institution), orphanage and pondok-pesantren. This research used four main method to pay zakat. They are directly to mustahiq, BAZ & LAZ, mosque and others.

To analyze the behavior of muzakki in Malang City, Indonesia in selecting methods of paying zakat is used descriptive statistics including tables, frequencies, percentages, graphs, and mean. Graph, Pearson Chi Square and Contingency Coefficient test are used to to analyze the behavior

of muzakki based on demographic factors. The demography factors are monthly income⁸, education⁹, and age¹⁰.

BEHAVIOR OF MUZAKKI IN MALANG CITY

From the 420 questionnaires answered by the respondent, there are 397 questioners useable. The behavior of Malang City's muzakki in the selection of zakat paying methods was showed by Table 2.

Based on the law number 38 of 1999 about The Management of Zakat, table 3 shows that there are five types of property zakat paid by muzakki in Malang city. They are (1) gold, silver and money, (2) trade and industry, (3) agriculture, horticulture and fisheries, (4) income and services, and (5) entrenchment. Most of the respondents pay zakat in income and services (n = 260; 65.49%) and followed by trade and industrt zakat (n = 50; 12.59%). Compared to the number of workers in the trade sector or GRDP contributed by the commercial sector, payment of zakat in trade and industry is relatively low. The number of employees in the sector in 2007 was 33.87 percent, while the GRDP of this sector is 36.88 percent. No respondents who pay mining and livestock zakat. The contribution of the mining sector to GRDP in 2000, 2006 and 2007 was 0.00 percent (mineral, oil, & gas and not mineral, oil, & gas) and only 0.06 percent in 2007 (minerals). Contribution of Livestock sub-sector in 2007 is very low at 0.24 percent (Malang City Central Statistics Agency, 2008: 204). More than 14 percent respondents pay two types of property zakat (n=59, 14.86%).

⁸ Monthly income is divided into five groups, ie very low (less than Rp 2 million), low (Rp2 - <Rp4 million), medium (Rp4 - <Rp6 million), high (Rp6 - <Rp8 million), dan very high (Rp8 million and above).

⁹ Level of education is divided into three groups, ie low (primary and secondary school), medium (high school and diplomas), and high (undergraduate and postgraduate programs).

¹⁰ Muzakki age is devided into tthree groups, ie young (less than 30 years), middle (30 - <50years), and old (50 years and above).

Table 2: Profile of Property Zakat paid by Muzakki in Malang City

Profile of Respondents	n*	%	Profile of Respondents	n*	%
Type of property zakat:			How to pay zakat:		
▪ Gold, silver, and money	16	4.03	▪ Taken by staff	40	10.08
▪ Business and industry	50	12.59	▪ Cut salary by finance devision	22	5.54
▪ Agriculture, horticulture, and fisheries	11	2.77	▪ Cut directly from savings account	2	0.50
▪ Result of mining	0	0.00	▪ Pay yourself to officer	117	29.47
▪ Result of livestock	0	0.00	▪ Provided directly to <i>mustahiq</i>	176	44.33
▪ Profesionals labourers earning	260	65.49	▪ Paid by parents or friends	3	0.76
▪ Exploited assets and gifts	1	0.25	▪ Using the two ways	37	9.32
▪ Two types	59	14.86			
Calculate amount of Zakat:			Frequency of paying zakat per year:		
▪ Assisted by a staff zakat	49	12.34	▪ One time	92	23.17
▪ Calculated himself	342	86.15	▪ One time during Ramadhan	94	23.68
▪ Other	6	1.51	▪ Every month	80	20.15
			▪ No specipic depent fortune	108	27.21
			▪ Two frequencies Choises	23	5.79
Source zakat information got by muzakki:			Amount zakat paid a lasy year:		
▪ Ads and speeches written in print	36	9.07	▪ Rp 50.000 - < Rp600,000	145	36.52
▪ Advertising and talk in electronic media	4	1.01	▪ Rp 600,000 - < Rp 1,200,000	107	26.95
▪ Direct talk preacher	127	31.99	▪ Rp1,200,000-< Rp 2,400,000	56	14.11
▪ Family or friends	107	26.95	▪ Rp2,400,000-< Rp 3,600,000	39	9.82
▪ Myself and my environment	70	17.63	▪ Rp3,600,000-< Rp 5.000,000	21	5.29
▪ More than one source	53	13.35	▪ Rp5,000,000	11	2.77
			▪ No answer	18	4.53

Source: Raw Data, 2011.

Most of the respondents count zakat theirselves (n = 342; 86.15%) and about 12 percent respondents are assisted by a staff zakat. This finding is in line with the findings IMZ (2010) on muzakki in Jabodetabek. From the aspect of zakat payment frequency, the majority of respondents pay one time per year, either in Ramadan or outside Ramadan month (n = 188; 46.88%). Uzaifah study showed that 56% Yogyakarta's muzakki pay one time per year in

Ramadan and 5% outside Ramadan. Malang's muzakki do it in almost same percentages (around 23%). Around 20% respondents pay property zakat every month.

Almost of 50% Malangs' muzakki give zakat directly to mustahiqq, more than 29% muzakki pay directly to zakat officer and only 0.50% muzakki pay zakat through savings account deduction. Low payment of zakat through the facilities provided by the bank in line with IMZ study in Jabodetabek either by transfer teller machines (ATMs) or through auto debit bank account. Most of muzakki get the information about zakat from direct talk of preacher (n = 127; 31.99%) and from family or friends (26.95%). In this era, the role of the mass media either print (n = 36; 9.07%)or electronic (n = 4; 1.01%) is small. Compared to the mass media, effective way to provide information about the charity is through the preacher and family or friends. Though almost all of BAZ or LAZ have information media either through monthly reports, monthly newsletters or website.

Table 3: Behaviour of Muzakki Malang city in Choosing How to Pay Property Zakat

Behaviour of Muzakki	n	%	Behaviour of Muzakki	n	%
How to pay Zakat:			Selected Zakat Institution:		
▪ to <i>mustahiq</i> :	84	20.95	▪ BAZ Malang city	27	8.71
▪ Through the zakat institutions	143	35.66	▪ LAZ	27	8.71
▪ <i>Mustahiq</i> and the zakat institutions	174	43.39	▪ Pondok pesantren	5	1.61
The main choice to pay zakat:			▪ Orphanage	16	5.16
▪ <i>Mustahiq</i> :	193	48.61	▪ Mosque	138	44.52
▪ BAZ Malang city	25	6.30	▪ Baitul mal institution	9	2.90
▪ LAZ	30	7.55	▪ recitation groups	3	0.97
▪ Pondok pesantren	9	2.27	▪ other	15	4.84
▪ Orphanage	17	4.28	▪ 2zakat institutions	49	15.81
▪ Mosque	96	24.18	▪ 3 zakat institutions	14	4.52
▪ Baitul mal institutions	9	2.27	▪ 4 zakat institutions	7	2.26
▪ Recitation groups	3	0.76			
▪ Other	15	3.78			

Source: Raw Data, 2011.

Amount of zakat per year paid by the most of respondent is Rp 50,000 to Rp 600,000 (n = 145; 36.52%) and more than 26 percent pay from Rp 600,000 to Rp 1,200,000 (Rp 50,000 to Rp

100,000 per month). Average zakat paid by Malang's muzakki is Rp520,637.38. This amount is smaller than the average zakat paid by muzakki in ten cities in Indonesia (PIRAC, 2007), but is bigger than the average zakat paid by Jabodetabek's muzakki (IMZ). Muzakki behavior in choosing method to pay zakat can be seen in Table 3 below.

Compared pay zakat directly to mustahiq (n = 87; 21.91 %) or through zakat institution (n = 141 ; 35.52 %), pay zakat with two methods (directly to mustahiq and through zakat institution together) was done by the most of muzakki in Malang City (n = 174; 43.39%). Zakat payments directly to mustahiqq was done by muzakki not only in Indonesia but also in Malaysia. Study of Aidit Ghazali (1988) in eight states in Malaysia found that 17.00 percent muzakki do not pay zakat through the zakat institution. Although not found a certain percentage , the study Muhammad Shukri Salleh et al. (1997) in Kelantan exhibit that muzakki apparently prefer to pay their zakat directly to the person classified as mustahiqq . While the study of Sanep Ahmad , et.al. (2005) found that 47.00 percent of respondents in eleven states in Semenanjung Malaysia pay zakat directly to mustahiqq pay or not pay zakat . Study Sanep Ahmad , et.al. (2006) in the six states privatized zakat institutions found that 10.50 percent muzakki pay zakat directly to mustahiqq , not through amil , central zakat or zakat counter.

Zakat payments directly to mustahiqq by Malang's muzakki relatively smaller than by Jabodetabek's muzakki (IMZ, 2010) ,the average of ten big cities in Indonesia (PIRAC, 2008) as well as in West Sumatra (Ahmad Wira, 2005). Three methods paying zakat were done either by Malang's muzakki and West Sumatra's muzakki, but their pattern of zakat paying is different. They are (1) the most of West Sumatra's muzakki pay zakat directly to mustahiqq (53.00%), The most of Malang's muzakki pay zakat directly to mustahiqq and through zakat institutions together (43.39%), (2) Paying zakat through zakat institution is higher for Malang's muzakki (35.52%) than West Sumatra's muzakki (3.80%). It shows that Malang's muzakki is higher awareness to pay zakat through zakat institutions and socialization done by LAZ in Malang city is more intensive. The height of zakat payment by a combination method (directly to mustahiqq and zakat institutions) that done by Malang's and West Sumatra's muzakki showed that individual commitment to the environment within kinship or residence can not be separated.

Malang's muzakki paying zakat directly to mustahiqq is 21.91% dan through zakat institutions either formal or informal institutions is 78.09%. Majority of them pay through mosques (n = 138;

44.52%), more than 17 percent muzakki pay formal zakat institutions (BAZ: n = 27; 8.71% and LAZ: n = 27; 8.71%), and 22.59 percent muzakki pay zakat through two to four institutions. Zakat payments to more than one zakat institutions also occur among muzakki in West Sumatra. Even with a higher percentage of 43.60 percent (Ahmad Wira, 2005). This relates to the introductory level of muzakki on zakat institutions in Malang City.

Malang's muzakki that don't know and don't understand BAZ Malang City and LAZ in Malang City is more than Malang's muzakki that know and understand them. Almost all of them know and understand mosque in his neighborhood. While Baitul mall institution, pondok pesantren and orphanage in the neighborhood more known understood than not. The introductory level is supported by the mention of the zakat institutions name either formal or informal institutions in feedback questionnaires.

The number of muzakki paying zakat directly to mustahiqq and through zakat institutions together (42.64%) as well as many muzakki that pay to more than one zakat institution (22:59%) raise the question of who actually preferred muzakki in paying zakat? Nearly 50 percent muzakki choose to pay zakat directly to mustahiqq as the main means of payment (n = 193; 48.38%). This relates to an understanding Indonesian Muslims in general following Syafii schools of thought that allows muzakki distribute themselves zakat either for apparent or non-apparent assets (Wahbah al-Zuhaili, 1994: 974). This method is given by preacher including via television. Moreover if zakat distributed to those closest.

BAZ and LAZ as formal zakat institutions were chosen by 13.86 percent muzakki (BAZ 6.30 percent, LAZ 7.56 percent), while mosque as informal zakat institution was chosen 24.18 percent muzakki in Malang City. 93 percent muzakki in West Sumatra have preferred to pay zakat directly to mustahiqq and just less than 7 percent pay through either formal (BAZ 2.00 percent, LAZ 0.40 percent) or informal zakat institutions (mosque 2.80 percent, others 1.30 percent) (Ahmad Wira, 2005). Figure 1 shows a comparison of the findings of this study, PIRAC study (2008) and Ahmad Wira study (2005).

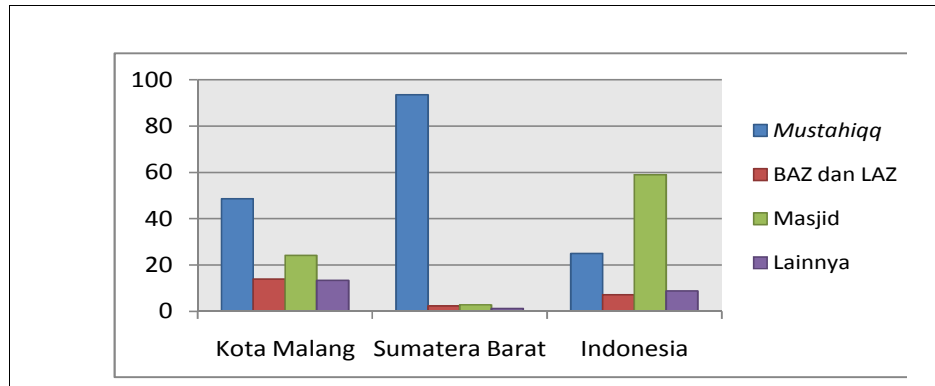


Figure 1: Comparison of the main ways to pay zakat in Malang City, West Sumatera and Indonesia

The most muzakki in ten major cities in Indonesia pay zakat through mosques (59%), while majority Malang's and West Sumatra's muzakki pay zakat directly to mustahiqq. Nevertheless, the figure above shows a very different percentage, more than 93 percent West Sumatra's muzakki, but less than 50 percent for Malang's muzakki.

Table 4: Reason of Muzakki Preference Malang's Muzakki on Zakat Paying Methods

No.	Preference on Zakat Paying Methods	Reason Selection By Sequence
1.	Pay directly to mustahiqq	Targeted Priority to close Direct beneficial
2.	Mosque	The location is near Practical, can be trusted Targeted
3.	BAZ dan LAZ	Easy, practical, unfussy Can be trusted Targeted
4.	Other Institutions	Targeted Practical Custom, traditional practice

Source: Raw Data, 2011.

The payment of zakat through formal institutions (BAZ and LAZ) that done by Malang's muzakki has percentage the biggest. Reasons of Malang's muzakki determine preferred of zakat paying method are showed by Table 4.

The accuracy of mustahiqq target is the reason choosing all of methods either pay directly to mustahiqq , BAZ and LAZ , mosque or other institutions. Muzakki who pay directly to mustahiqq or other institutions enhances this method was the main reason . This is because they know the true condition of the recipient and know certainty the recipient. The recipients are relatives or close neighbors muzakki. Similarly, the payment of zakat to the orphanage or pesantren are done by muzakki after they were convinced that the children are entitled to receive it. Muzakki who pay directly to mustahiqq assume that zakat can be used directly by mustahiqq, whereas when zakat was paid through BAZ , LAZ or mosques have time to distribute it. While being a third reason , muzakki who pay zakat through the BAZ, LAZ or permanent mosque assume accuracy in determining mustahiqq are important . Most respondents indicated that the facilities in the payment of zakat to be the reason most muzakki who pay to BAZ and LAZ . Among the facilities mentioned is the availability of zakat staff who take or may be deducted directly from the salary by the finance division, so muzakki receive netto salaries. Meanwhile,reason of trust is related financial reports that are published.

Advantage of zakat payments through mosques compared by BAZ and LAZ is close proximity, while the other reason is no different. Near locations is the reason most muzakki who preferred to pay through the mosque. In Malang city that have 546 mosques, mosques can be found in all residential area, so can facilitate payment, efficient and mustahiqq is the community around the mosque. The behavior of muzakki based on demographic factors (monthly income, education, and age) were shown in Figure 2-4.

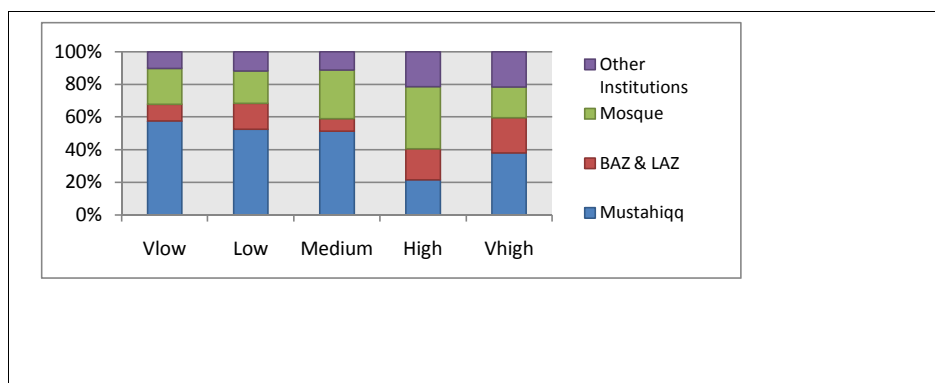


Figure 2: Main method of zakat paying based on monthly income

All of methods were chosen by all income groups from very low to very high. Zakat payment directly to mustahiqq is chosen with the highest percentage in all of income groups except the high income. Mosque is zakat institution which is chosen majority muzakki in all of income groups except highest income. Payment of zakat through BAZ, LAZ, other institutions are done majority by high and highest income. Statistically, the condition is supported by result Pearson Chi-Square dependencies test and Contingency correlation which is shown by Table 5.

Table 5: Relationship between Selection of Zakat Paying Methods and Monthly Income, Education, and Age

	Monthly Income	Education	Age
<i>Pearson Chi Square</i>	26.018	31.372	12.538
<i>Asymp. Sig (2-sided)</i>	0.011	0.000	0.051
<i>Contingency Coeff.</i>	0.248	0.271	0.175
<i>Approx. Sig.</i>	0.011	0.000	0.051

It can be concluded that there is a dependency relationship between zakat paying methods which are selected by muzakki and their monthly income, because Asymp. Sig (2-sided) Pearson Chi Square for monthly income is 0.011 (less than 0.05). This means that there are differences in zakat paying methods which are selected by muzakki among monthly income groups, the higher income group the higher zakat payment through BAZ and LAZ except the high income group and the lower zakat payment directly to mustahiqq. The relationship, however, is weak (Contingency Coeff. is 0.247).

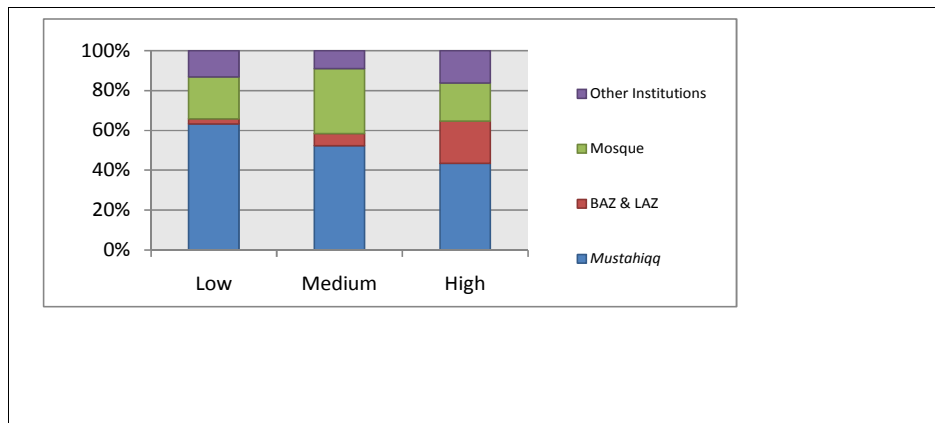


Figure 3: Main method of zakat paying based on level of education

Muzakki at all of education groups choose all of zakat paying methods either directly to mustahiqq, pay through mosque, BAZ and LAZ, or other institutions. Zakat payment through BAZ and LAZ is chosen by majority muzakki who have high education groups. Zakat payments directly and through mosque are done by all of education groups with almost similar percentages. Difference in zakat paying methods is supported statistically, Asymp. Sig (2-sided) Pearson Chi Square for age is 0.051 (less than 0.10). Although the correlation level is weak (Contingency Coeff. is 0.175), but it can be said that the higher level of education the lower percentage muzakki who pay zakat directly to mustahiqq and conversely the higher percentage muzakki who pay zakat through BAZ and LAZ.

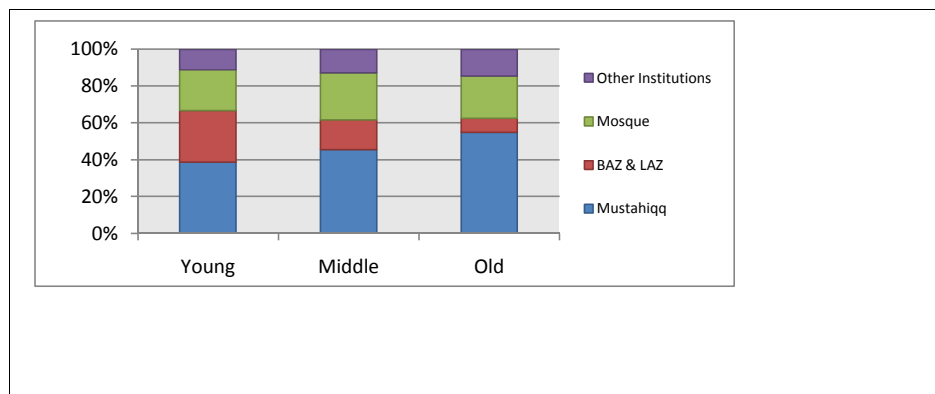


Figure 4: Main method of zakat paying based on age

Muzakki at all of age groups choose all of zakat paying methods. Zakat payment directly to mustahiqq and through other institutions are done by majority of muzakki who are old groups. Zakat payment through BAZ and LAZ are dominated by muzakki who are young old. Difference in zakat paying methods is supported statistically, Asymp. Sig (2-sided) Pearson Chi Square for education is 0.051 (less than 0.10). Although the correlation level is low (Contingency Coeff. is 0.175), but it can be said that the higher muzakki's age the higher percentage muzakki who pay zakat directly to mustahiqq and through other institutions, conversely the lower percentage muzakki who pay zakat through BAZ and LAZ.

CONCLUSION

Muzakki in Malang City pay zakat by three methods either for apparent or non-apparent assets. First, they pay to zakat institutions either formal or traditional (35.66%). Second, they pay zakat directly to the mustahiq (20.95%). Third, they pay to the zakat institution and directly to mustahiq together (43.39%). Payment through zakat institutions is done not just to one zakat institution, but there is also the two even four institutions. Although 79.05% muzakki pay zakat through zakat institutions, but nearly 50% muzakki choose to pay zakat directly to mustahiq as the main method to pay zakat. BAZ and LAZ as formal zakat institutions selected by 13.96% muzakki, while the mosque as an institution of traditional zakat institution is chosen by more muzakki of 24.44%. Zakat payment through BAZ and LAZ is done by more muzakki who have high monthly income, high level of education, and younger age groups.

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